Filing at a Glance

Company:	The Lincoln National Life Insurance Company
Product Name:	Group Dental
State:	District of Columbia
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health Dental
Filing Type:	Rate
Date Submitted:	04/30/2014
SERFF Tr Num:	JEPT-129514487
SERFF Status:	Pending Industry Response
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation Date Requested:	On Approval
Author(s):	Matt Rotundo, Chris Michener, Landis Spaulding
Reviewer(s):	John Morgan (primary), Alula Selassie
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 05/08/2014
State Status Changed:
Created By: Landis Spaulding
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 12/23/2013
Domicile Status Comments: Approved in Indiana on Dec 23, 2013.

Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact: -10.8%

Deemer Date:
Submitted By: Landis Spaulding

Filing Description:

This memorandum is intended to provide actuarial information and support of premium rates for Group Policy Series GL11 and Certificate Series GL12, providing group dental insurance. The attached filing shows the premium development model for Indemnity and PPO dental coverages.

This replaces GL11 DENTAL RATES 09/12, which were approved by your Department on January 7, 2013.

Our domicile state of Indiana approved these rates on December 23, 2013.

Company and Contact

Filing Contact Information

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Filing Company Information

The Lincoln National Life Insurance Company
1300 South Clinton Street
Fort Wayne, IN 46802
(800) 423-2765 ext. [Phone]

CoCode: 65676
Group Code: 20
Group Name:
FEIN Number: 35-0472300

State of Domicile: Indiana
Company Type: Group
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *District of Columbia* **Filing Company:** *The Lincoln National Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *Group Dental*
Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 1.500%
Effective Date of Last Rate Revision: 01/07/2013
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Lincoln National Life Insurance Company	-10.800%	-10.800%	$-35,502	20	$328,720	-10.600%	-10.800%

State: *District of Columbia*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health Dental*
Product Name: *Group Dental*
Project Name/Number: */*
Filing Company: *The Lincoln National Life Insurance Company*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GL11 DENTAL RATES 10/13	GL11, GL1101, GL12, GL1102	Revised	Previous State Filing Number: JEPT-128774479 Percent Rate Change Request: 1.5	Prov Flex manualrates (PPO 1013).pdf,

The Lincoln National Life Insurance Company
Manual Dental Rates - Indemnity and PPO Benefit Plans

INTRODUCTION

The following pages explain manual rate calculations for Indemnity and PPO Plans. Rate factors are based on consultant rating models and on Lincoln experience. Indemnity plans follow the same sequence as out-of-network plans.

Lines 1 through 18 are split by Type 1, Type 2, and Type 3. Then, in Line 19, these types are combined for a total cost. Each type will have factors for Employee (EE), Spouse, (SP) and Child (CH). Assume adjustments are the same for EE, SP, and CH, unless otherwise stated.

LINE 1 - STARTING CLAIM COST

The starting claim costs, below, are based on nationwide average charges and utilization levels. The standard type is shown for each procedure which may vary based on selection.

Starting Claim Costs				
Procedure	**Standard Type**	**Employee**	**Spouse**	**Child**
Routine Oral Exams	1	4.241	4.241	4.787
X-Rays FM/Panos	1	1.730	1.730	1.149
X-Rays Bitewings	1	2.111	2.111	2.225
X-Rays Other	1	0.951	0.951	0.795
Prophylaxis	1	6.595	6.595	6.679
Fluoride	1	0.000	0.000	1.456
Space Maintainers	1	0.000	0.000	0.171
Sealants	1	0.000	0.000	1.109
Problem Focused/ER Exams	2	0.849	0.849	0.425
Consultation	2	0.018	0.018	0.010
Palliative	2	0.087	0.087	0.038
Drugs	2	0.013	0.013	0.024
Restorations	2	9.095	9.095	7.607
Stainless Steel or Resin Crown	2	0.004	0.004	0.549
Simple Extractions	2	1.124	1.124	1.199
Surgical Extractions	2	1.557	1.557	3.012
Oral Surgery	2	0.106	0.106	0.171
Brush Biopsy	2	0.001	0.001	0.000
Anesthesia	2	0.239	0.239	0.636
Repairs	2	0.189	0.189	0.010
Endodontics	2	4.245	4.245	0.936
Perio Maintenance	2	1.131	1.131	0.021
Perio Adjunctive	2	2.570	2.570	0.176
Perio Surgery	2	0.560	0.560	0.091
Bridges	3	1.213	1.213	0.056
Dentures	3	1.139	1.139	0.006
Other Prosthetics-Reline/Rebase	3	0.097	0.097	0.000
Inlays, Onlays, Crowns	3	9.228	9.228	0.559
Build-ups/Post &Core	3	0.920	0.920	0.061
Miscellaneous Services	3	0.004	0.004	0.001
Total Starting Claim Cost		50.016	50.016	33.957

LINE 2 - TOTAL STARTING CLAIM COST

Below is the first subtotal

Total Starting Claim Cost = Routine Oral Exams + X-Rays Bitewings + X-Rays FM/Panos + X-Rays Other + Prophylaxis + Fluoride + Space Maintainers + Sealants + Problem Focused Exams + Consultation + Palliative + Drugs + Restorations + Stainless Steel or Resin Crown + Simple Extractions + Surgical Extractions + Oral Surgery + Brush Biopsy + Anesthesia + Repair of Prosthetics + Endodontics + Periodontal Maintenance + Adjunctive Periodontics + Surgical Periodontics + Bridges + Dentures + Other Prosthetics + Inlays/Onlays/Crowns + Build-ups/Post & Core + Miscellaneous Services

LINE 3 - COVERAGE ADJUSTMENTS

A. Wellness Cleaning Frequency Adjustment

A selection may be made to elect up to 3 or up to 4 cleanings per calendar year. The standard is 2 per year.

Wellness Cleaning Frequency	
Election	Adjustment
up to 3	0.093
up to 4	0.126
Standard (up to 2)	0.000

B. Sealant Age Adjustment

Sealant adjustment applies to child costs only.
The Sealant adjustment is applied to the selected type for Sealants.

Sealant Age Adjustment	
Through age	Adjustment
13	-0.132
14	-0.050
15	0.000
16	0.041
17	0.062
18	0.078
Not Covered	-1.165

C. Sealant Frequency Limit

A selection may be made to determine the number of years between sealants. The standard is once every 3 years.

Sealant Frequency	
Election	Adjustment
3 Years	0.000
5 Years	-0.051
Once per Policy Lifetime	-0.076

D. Fluoride Age Adjustment

Fluoride adjustment applies only to children, choice is between 1 or 2 treatments per year.

Fluoride Age Adjustment		
Through Age	Treatments per year	Adjustment
13	1	-0.171
	2	0.790
14	1	-0.079
	2	0.907
15	1	0.000
	2	1.000
16	1	0.028
	2	1.033
17	1	0.039
	2	1.041
18	1	0.044
	2	1.044

E. Adult Fluoride

A selection may be made to determine the number of Adult fluoride treatments per year.

Adult Fluoride Adjustment	
Treatments per year	Adjustment
1	0.092
2	0.122
Not Covered	0.000

F. Composite Fillings Adjustment

An option to cover composite fillings for Employee under the selected type for restorations and for Child under the selected type for restorations.

Composite Fillings on Posterior		
	Adjustment	
Election	Employee	Child
No	0.000	0.000
Yes	0.511	0.420

G. Full Mouth X-Rays and Panos Frequency Limits

A selection may be made to determine the number of years between full mouth xrays or panoramic films.
The adjustment is made under the selected type for X-Rays.

FMX and Panos Frequency Limits		
	Adjustment	
Election	Employee	Child
3 Years	0.125	0.078
5 Years	0.000	0.000

H. Bitewing Adjustment

An option to select 1 set or 2 sets of bitewings per calendar year. The Standard is 4 films per year.

Bitewing Adjustment		
	Adjustment	
Election	Employee	Child
1 Set	0.014	-0.043
2 Sets	0.061	0.048
Standard	0.000	0.000

I. Other X-Rays Adjustment

A selection may be made to cover up to 4 or 6 Other X-Rays per calendar year.

Other X-Rays Adjustment		
	Adjustment	
Election	Employee	Child
up to 4	-0.089	-0.067
up to 6	0.000	0.000

J. Inlays/Onlays/Crowns Age Adjustment

A selection may be made to cover inlays, onlays and crowns starting at age 14.
The adjustment is made under the selected type for inlays, onlays and crowns.

Inlays/Onlays/Crowns Age Adjustment		
	Adjustment	
Election	Employee	Child
Age 14	0.000	0.024
Age 16 (Standard)	0.000	0.000

K. Inlays/Onlays/Crowns Replacement Frequency Limits

A selection may be made to determine the number of years between replacements for inlays, onlays, and crowns. The standard is 8 years between replacements. The adjustment is made under the selected type for Inlays, Onlays and Crowns.

Inlays/Onlays/Crowns Frequency		
	Adjustment	
Election	Employee	Child
5 Years	$0.418	$0.026
6 Years	$0.234	$0.015
7 Years	$0.051	$0.003
8 Years	$0.000	$0.000
9 Years	-$0.063	-$0.004
10 Years	-$0.126	-$0.008

L. Dentures Replacement Frequency Limits

A selection may be made to determine the number of years between replacement for dentures.
The standard replacement is 5 years.

Dentures Replacement		
	Adjustment	
Election	Employee	Child
5 Years	$0.000	$0.000
6 Years	-$0.001	$0.000
7 Years	-$0.003	$0.000
8 Years	-$0.004	$0.000
9 Years	-$0.004	$0.000
10 Years	-$0.005	$0.000

M. Bridges Replacement Frequency Limits

A selection may be made to determine the number of years between replacement for bridges
The standard replacement is 8 years.

Bridges Replacement		
	Adjustment	
Election	Employee	Child
5 Years	$0.009	$0.000
6 Years	$0.005	$0.000
7 Years	$0.001	$0.000
8 Years	$0.000	$0.000
9 Years	-$0.002	$0.000
10 Years	-$0.003	$0.000

N. Occlusal Guard Adjustment

An option may be made to cover an Occlusal Guard.

Occlusal Guard		
	Adjustment	
Election	Employee	Child
No	0.000	0.000
Yes	0.019	0.105

O. Occlusal Adjustment

An option may be made to cover an Occlusal Adjustment.

Occlusal Adjustment		
	Adjustment	
Election	Employee	Child
No	0.000	0.000
Yes	0.018	0.021

P. Harmful Habit Appliance Adjustment

A selection may be made to cover harmful habit appliances under the selected type.

Harmful Habit Appliance		
	Adjustment	
Election	Employee	Child
No	0.000	0.000
Yes	0.000	0.047

Q. Implant Coverage Adjustment

A selection may be made to cover of implants and implant related services.

Implant Coverage Adjustment		
	Adjustment	
Election	Employee	Child
No	0.000	0.000
Yes	0.675	0.401

R. Implant Age Adjustment

A selection to may be made to cover Child Implant costs starting at age 14.

Implant Age Adjustment		
	Adjustment	
Election	Employee	Child
Age 14	0.000	0.002
Age 16 (Standard)	0.000	0.000

S. Implant Frequency Limit

A selection may be made to determine the number of years between replacement for implants.

Implant Frequency		
	Adjustment	
Election	Employee	Child
5 Years	$0.003	$0.000
6 Years	$0.002	$0.000
7 Years	$0.001	$0.000
8 Years	$0.000	$0.000
9 Years	-$0.001	$0.000
10 Years	-$0.002	$0.000

T. Missing Tooth Exclusion Adjustment

A selection may be made to cover Missing Tooth Exclusion.

Missing Tooth Exclusion Adjustment		
	Adjustment	
Election	Employee	Child
Removed	0.614	0.030
Standard	0.000	0.000

U. Cancer Screening Adjustment

A selection may be made to cover Oral Cancer Screening.

Cancer Screening Adjustment		
	Adjustment	
Election	Employee	Child
Yes	0.001	0.000
No	0.000	0.000

V. Space Maintainers Adjustment

A selection may be made to cover one Space Maintainer per year.

Space Maintainer Adjustment	
Through Age	Adjustment
13	-0.026
14	-0.011
15	0.000
16	0.008
17	0.020
18	0.032

W. TMJ Factor Adjustment

A selection may be made to cover TMJ related costs.

TMJ Adjustment		
	Adjustment	
Election	Employee	Child
Yes	1.489	1.044
No	0.000	0.000

X. Lab & Other Tests Adjustment

A selection may be made to cover labs and other tests.

Lab & Other Tests		
	Adjustment	
Election	Employee	Child
Yes	0.067	0.050
No	0.000	0.000

Y. Problem Focused Exams and ER

A selection may be made for the number of covered problem focused exams and ER visits per calendar year (CY).

Problem Focused Exams and ER		
	Adjustment	
Election	Employee	Child
1 per CY	-0.218	-0.070
2 per CY	-0.039	-0.011
3 per CY	-0.006	-0.002
4 per CY	0.000	0.000

Z. Restoration Replacements

A selection may be made regarding restoration replacement frequency.

Restoration Replacement		
	Adjustment	
Election	Employee	Child
1 replacement per 12 months	0.067	0.033
1 replacement per 24 months	0.000	0.000
1 replacement per 36 months	-0.044	-0.025

LINE 4 - ADJUSTED CLAIM COST # 1

Adjusted Claim Cost # 1 = Total Starting Claim Cost + Wellness Cleaning Frequency Adjustment + Sealant Adjustment + Sealant Frequency + Fluoride Adjustment + Composite Fillings Adjustment + FMX and Panos Frequency Limits + Bitewings Adjustment + Other X-Ray Adjustment + Inlays/Onlays/Crowns Age Adjustment + Inlays/Onlays/Crowns Frequency Adjustment + Dentures Frequency Adjustment + Bridges Frequency Adjustment + Occlusal Guard Adjustment + Occlusal Adjustment + Harmful Habit Appliance Adjustment + Implant Coverage Adjustment + Implant Age Adjustment + Implant Frequency Adjustment + Missing Tooth Exclusion Adjustment + Cancer Screening Adjustment + Space Maintainers Age Adjustment + TMJ Adjustment + Lab & Other Tests Adjustment + Problem Focused Exams and ER Adjustment + Restoration Replacements Adjustment

LINE 5 - U&C ADJUSTMENT or PPO DISCOUNT or MAC DISCOUNT

A. U&C Adjustment

U&C Adjustment	
50%	0.869
60%	0.885
70%	0.901
80%	0.930
85%	0.942
90%	0.958
95%	0.972

B. PPO Discount - This step is only used for PPO plans. For PPO plans, this step indicates a discount for each 3 digit zip code. Use the chart on the following pages to find the correct PPO Discount Factor for each type. If a MAC PPO plan is selected, the discount factor is applied to Out of Network costs as well.

PPO Discount Factor			
Zip Code	**Type 1**	**Type 2**	**Type 3**
2	1.000	1.000	1.000
3	1.000	1.000	1.000
5	1.000	1.000	1.000
10	0.665	0.649	0.673
11	0.667	0.652	0.676
12	0.754	0.743	0.761
13	0.624	0.606	0.633
14	0.624	0.606	0.633
15	0.641	0.625	0.650
16	0.651	0.634	0.660
17	0.655	0.639	0.664
18	0.658	0.642	0.667
19	0.645	0.628	0.654
20	0.669	0.653	0.677
21	0.651	0.634	0.659
22	0.651	0.634	0.659
23	0.667	0.652	0.676
24	0.626	0.608	0.635
25	0.663	0.648	0.672
26	0.616	0.598	0.626
27	0.683	0.668	0.691
28	0.763	0.752	0.769
29	0.722	0.709	0.729
30	0.741	0.729	0.748
31	0.741	0.729	0.748
32	0.804	0.795	0.809
33	0.741	0.729	0.748
34	0.804	0.795	0.809
35	0.804	0.795	0.809
36	0.804	0.795	0.809
37	1.000	1.000	1.000
38	0.783	0.773	0.789
39	0.785	0.775	0.790
40	0.785	0.775	0.790
41	0.695	0.680	0.702
42	1.000	1.000	1.000
43	0.724	0.712	0.731
44	0.807	0.798	0.812
45	0.724	0.712	0.731
46	0.807	0.798	0.812
47	0.807	0.798	0.812
48	0.807	0.798	0.812
49	0.724	0.712	0.731
50	0.739	0.727	0.746
51	0.739	0.727	0.746
52	0.739	0.727	0.746
53	0.739	0.727	0.746
54	0.752	0.741	0.758
55	1.000	1.000	1.000
56	0.739	0.727	0.746
57	0.739	0.727	0.746
58	0.739	0.727	0.746
59	0.739	0.727	0.746
60	0.718	0.705	0.725
61	0.739	0.727	0.746
62	0.736	0.724	0.743
63	0.736	0.724	0.743
64	0.703	0.689	0.711
65	0.752	0.740	0.758
66	0.702	0.688	0.709

67	0.727	0.714	0.734
68	0.639	0.622	0.648
69	0.639	0.622	0.648
70	0.590	0.607	0.634
71	0.669	0.654	0.678
72	0.590	0.607	0.634
73	0.669	0.654	0.678
74	0.653	0.637	0.662
75	0.653	0.637	0.662
76	0.652	0.636	0.661
77	0.650	0.634	0.659
78	0.684	0.669	0.692
79	0.655	0.639	0.664
80	0.628	0.611	0.638
81	0.628	0.611	0.638
82	0.628	0.611	0.638
83	0.628	0.611	0.638
84	0.628	0.611	0.638
85	0.665	0.649	0.673
86	0.696	0.682	0.704
87	0.668	0.653	0.677
88	0.616	0.598	0.626
89	0.605	0.586	0.615
90	1.000	1.000	1.000
91	1.000	1.000	1.000
92	1.000	1.000	1.000
93	1.000	1.000	1.000
94	1.000	1.000	1.000
95	1.000	1.000	1.000
96	1.000	1.000	1.000
97	1.000	1.000	1.000
98	1.000	1.000	1.000
99	1.000	1.000	1.000
100	0.478	0.543	0.583
101	0.478	0.543	0.583
102	0.478	0.543	0.583
103	0.609	0.591	0.619
104	0.590	0.570	0.600
105	0.655	0.639	0.664
106	0.599	0.581	0.609
107	0.591	0.572	0.601
108	0.591	0.572	0.601
109	0.650	0.634	0.659
110	0.560	0.539	0.571
111	0.461	0.522	0.559
112	0.461	0.522	0.559
113	0.452	0.569	0.591
114	0.452	0.569	0.591
115	0.586	0.567	0.597
116	0.586	0.567	0.597
117	0.565	0.614	0.633
118	0.627	0.610	0.636
119	0.565	0.614	0.633
120	0.630	0.613	0.640
121	0.630	0.613	0.640
122	0.635	0.618	0.644
123	0.670	0.654	0.678
124	0.631	0.614	0.640
125	0.621	0.604	0.631
126	0.700	0.686	0.708
127	0.631	0.614	0.640
128	0.676	0.661	0.684
129	0.698	0.684	0.706
130	0.665	0.650	0.674
131	0.665	0.650	0.674
132	0.631	0.614	0.641
133	0.657	0.641	0.666
134	0.657	0.641	0.666
135	0.657	0.641	0.666
136	0.698	0.684	0.706
137	0.622	0.605	0.632
138	0.622	0.605	0.632
139	0.622	0.605	0.632
140	0.694	0.680	0.702

141	0.694	0.680	0.702
142	0.694	0.680	0.702
143	0.694	0.680	0.702
144	0.732	0.720	0.739
145	0.732	0.720	0.739
146	0.714	0.701	0.721
147	0.882	0.877	0.885
148	0.670	0.655	0.679
149	0.670	0.655	0.679
150	0.706	0.692	0.713
151	0.706	0.692	0.713
152	0.702	0.688	0.709
153	0.708	0.694	0.715
154	0.708	0.694	0.715
155	0.717	0.704	0.724
156	0.717	0.704	0.724
157	0.809	0.800	0.814
158	0.804	0.795	0.809
159	0.717	0.704	0.724
160	0.671	0.656	0.680
161	0.671	0.656	0.680
162	0.804	0.795	0.809
163	0.788	0.778	0.794
164	0.723	0.710	0.730
165	0.723	0.710	0.730
166	0.735	0.722	0.742
167	0.788	0.778	0.794
168	0.735	0.722	0.742
169	0.726	0.713	0.733
170	0.697	0.683	0.705
171	0.697	0.683	0.705
172	0.650	0.633	0.659
173	0.636	0.619	0.645
174	0.636	0.619	0.645
175	0.622	0.604	0.631
176	0.712	0.699	0.720
177	0.726	0.713	0.733
178	0.726	0.713	0.733
179	0.678	0.663	0.686
180	0.643	0.626	0.652
181	0.643	0.626	0.652
182	0.678	0.663	0.686
183	0.618	0.600	0.628
184	0.719	0.706	0.726
185	0.719	0.706	0.726
186	0.715	0.702	0.723
187	0.715	0.702	0.723
188	0.890	0.885	0.893
189	0.645	0.628	0.654
190	0.694	0.680	0.702
191	0.660	0.645	0.669
192	1.000	1.000	1.000
193	0.711	0.698	0.719
194	0.659	0.644	0.668
195	0.783	0.773	0.789
196	0.783	0.773	0.789
197	0.693	0.679	0.701
198	0.693	0.679	0.701
199	0.677	0.662	0.685
200	0.571	0.551	0.582
201	0.705	0.670	0.665
202	0.571	0.551	0.582
203	0.571	0.551	0.582
204	0.571	0.551	0.582
205	0.571	0.551	0.582
206	0.679	0.664	0.687
207	0.627	0.610	0.637
208	0.651	0.593	0.606
209	0.651	0.593	0.606
210	0.615	0.650	0.656
211	0.615	0.650	0.656

212	0.634	0.618	0.644
214	0.622	0.605	0.632
215	0.625	0.608	0.635
216	0.670	0.654	0.678
217	0.625	0.608	0.635
218	0.670	0.654	0.678
219	0.615	0.650	0.656
220	0.657	0.641	0.666
221	0.634	0.617	0.643
222	0.617	0.600	0.627
223	0.617	0.600	0.627
224	0.645	0.628	0.654
225	0.645	0.628	0.654
226	0.768	0.758	0.774
227	0.768	0.758	0.774
228	0.768	0.758	0.774
229	0.768	0.758	0.774
230	0.765	0.754	0.771
231	0.765	0.754	0.771
232	0.756	0.745	0.763
233	0.750	0.738	0.756
234	0.750	0.738	0.756
235	0.750	0.738	0.756
236	0.750	0.738	0.756
237	0.750	0.738	0.756
238	0.765	0.754	0.771
239	0.773	0.762	0.778
240	0.714	0.700	0.721
241	0.714	0.700	0.721
242	0.746	0.734	0.752
243	0.746	0.734	0.752
244	0.773	0.762	0.778
245	0.773	0.762	0.778
246	0.746	0.734	0.752
247	0.699	0.685	0.706
248	0.699	0.685	0.706
249	0.699	0.685	0.706
250	0.690	0.675	0.698
251	0.690	0.675	0.698
252	0.690	0.675	0.698
253	0.690	0.675	0.698
254	0.661	0.645	0.670
255	0.690	0.675	0.698
256	0.690	0.675	0.698
257	0.690	0.675	0.698
258	0.699	0.685	0.706
259	0.699	0.685	0.706
260	0.739	0.727	0.745
261	0.661	0.645	0.670
262	0.661	0.645	0.670
263	0.661	0.645	0.670
264	0.661	0.645	0.670
265	0.739	0.727	0.745
266	0.699	0.685	0.706
267	0.661	0.645	0.670
268	0.661	0.645	0.670
270	0.807	0.798	0.812
271	0.758	0.747	0.764
272	0.775	0.764	0.781
273	0.807	0.798	0.812
274	0.798	0.788	0.803
275	0.774	0.742	0.770
276	0.769	0.758	0.775
277	0.795	0.786	0.800
278	0.778	0.767	0.783
279	0.778	0.767	0.783
280	0.797	0.767	0.781
281	0.797	0.767	0.781
282	0.765	0.765	0.788
283	0.788	0.779	0.794
284	0.788	0.779	0.794
285	0.778	0.767	0.783
286	0.828	0.820	0.833
287	0.759	0.748	0.765

288	0.759	0.748	0.765
289	0.759	0.748	0.765
290	0.830	0.822	0.834
291	0.830	0.822	0.834
292	0.675	0.660	0.684
293	0.824	0.816	0.829
294	0.781	0.771	0.787
295	0.849	0.842	0.852
296	0.786	0.777	0.792
297	0.765	0.754	0.771
298	0.798	0.789	0.803
299	0.798	0.789	0.803
300	0.673	0.654	0.695
301	0.703	0.669	0.709
302	0.703	0.669	0.709
303	0.668	0.641	0.676
304	0.733	0.721	0.740
305	0.683	0.669	0.692
306	0.665	0.650	0.674
307	0.653	0.637	0.662
308	0.677	0.662	0.685
309	0.677	0.662	0.685
310	0.755	0.743	0.761
311	0.668	0.641	0.676
312	0.790	0.780	0.795
313	0.685	0.670	0.693
314	0.685	0.670	0.693
315	0.733	0.721	0.740
316	0.704	0.690	0.711
317	0.704	0.690	0.711
318	0.704	0.690	0.711
319	0.704	0.690	0.711
320	0.638	0.604	0.661
321	0.727	0.697	0.734
322	0.641	0.651	0.657
323	0.739	0.694	0.716
324	0.739	0.694	0.716
325	0.739	0.694	0.716
326	0.712	0.698	0.719
327	0.671	0.668	0.702
328	0.660	0.669	0.695
329	0.709	0.672	0.708
330	0.568	0.577	0.629
331	0.518	0.550	0.614
332	0.518	0.550	0.614
333	0.621	0.599	0.664
334	0.689	0.647	0.680
335	0.632	0.623	0.625
336	0.652	0.665	0.642
337	0.675	0.641	0.692
338	0.709	0.696	0.717
339	0.695	0.709	0.718
340	1.000	1.000	1.000
341	0.680	0.665	0.688
342	0.655	0.648	0.618
344	0.695	0.681	0.703
346	0.726	0.665	0.701
347	0.705	0.658	0.677
349	0.709	0.695	0.716
350	0.783	0.773	0.789
351	0.783	0.773	0.789
352	0.763	0.752	0.769
354	0.783	0.773	0.789
355	0.783	0.773	0.789
356	0.783	0.773	0.789
357	0.688	0.673	0.696
358	0.688	0.673	0.696
359	0.784	0.773	0.789
360	0.802	0.793	0.807
361	0.802	0.793	0.807

362	0.784	0.773	0.789
363	0.730	0.718	0.737
364	0.802	0.793	0.807
365	0.710	0.696	0.717
366	0.710	0.696	0.717
367	0.802	0.793	0.807
368	0.730	0.718	0.737
369	0.710	0.696	0.717
370	0.695	0.681	0.703
371	0.695	0.681	0.703
372	0.665	0.650	0.674
373	0.702	0.688	0.710
374	0.668	0.652	0.676
375	1.000	1.000	1.000
376	0.746	0.734	0.753
377	0.685	0.670	0.693
378	0.685	0.670	0.693
379	0.695	0.681	0.702
380	0.748	0.737	0.755
381	0.711	0.697	0.718
382	0.824	0.816	0.828
383	0.824	0.816	0.828
384	0.809	0.800	0.813
385	0.685	0.670	0.693
386	0.709	0.696	0.717
387	0.725	0.712	0.732
388	0.791	0.782	0.797
389	0.725	0.712	0.732
390	0.725	0.712	0.732
391	0.725	0.712	0.732
392	0.751	0.739	0.757
393	0.725	0.712	0.732
394	0.724	0.711	0.731
395	0.724	0.711	0.731
396	0.724	0.711	0.731
397	0.791	0.782	0.797
398	0.704	0.690	0.711
399	1.000	1.000	1.000
400	0.713	0.700	0.721
401	0.713	0.700	0.721
402	0.688	0.673	0.696
403	0.753	0.741	0.759
404	0.753	0.741	0.759
405	0.692	0.678	0.700
406	0.692	0.678	0.700
407	0.743	0.731	0.750
408	0.743	0.731	0.750
409	0.743	0.731	0.750
410	0.710	0.696	0.717
411	0.582	0.562	0.592
412	0.582	0.562	0.592
413	0.582	0.562	0.592
414	0.582	0.562	0.592
415	0.582	0.562	0.592
416	0.582	0.562	0.592
417	0.582	0.562	0.592
418	0.582	0.562	0.592
420	0.677	0.662	0.685
421	0.677	0.662	0.685
422	0.677	0.662	0.685
423	0.677	0.662	0.685
424	0.677	0.662	0.685
425	0.743	0.731	0.750
426	0.743	0.731	0.750
427	0.743	0.731	0.750
430	0.671	0.708	0.673
431	0.671	0.708	0.673
432	0.640	0.683	0.671
433	0.726	0.713	0.733
434	0.706	0.692	0.714
435	0.706	0.692	0.714

436	0.653	0.637	0.662
437	0.744	0.732	0.751
438	0.744	0.732	0.751
439	0.744	0.732	0.751
440	0.668	0.658	0.657
441	0.665	0.687	0.696
442	0.642	0.681	0.678
443	0.642	0.681	0.678
444	0.687	0.672	0.694
445	0.687	0.672	0.694
446	0.660	0.644	0.669
447	0.660	0.644	0.669
448	0.724	0.711	0.731
449	0.724	0.711	0.731
450	0.659	0.644	0.668
451	0.659	0.644	0.668
452	0.639	0.623	0.648
453	0.710	0.697	0.718
454	0.677	0.662	0.685
455	0.710	0.697	0.718
456	0.662	0.647	0.671
457	0.744	0.732	0.751
458	0.719	0.706	0.726
459	1.000	1.000	1.000
460	0.701	0.699	0.711
461	0.701	0.699	0.711
462	0.672	0.669	0.684
463	0.662	0.647	0.671
464	0.662	0.647	0.671
465	0.742	0.730	0.748
466	0.742	0.730	0.748
467	0.710	0.696	0.717
468	0.710	0.696	0.717
469	0.723	0.710	0.730
470	0.697	0.683	0.705
471	0.697	0.683	0.705
472	0.697	0.683	0.705
473	0.701	0.699	0.711
474	0.697	0.683	0.705
475	0.720	0.707	0.727
476	0.720	0.707	0.727
477	0.720	0.707	0.727
478	0.697	0.683	0.705
479	0.723	0.710	0.730
480	0.660	0.720	0.697
481	0.654	0.703	0.679
482	0.660	0.697	0.726
483	0.673	0.732	0.687
484	0.726	0.714	0.733
485	0.726	0.714	0.733
486	0.789	0.779	0.794
487	0.789	0.779	0.794
488	0.718	0.776	0.786
489	0.718	0.776	0.786
490	0.764	0.759	0.753
491	0.764	0.759	0.753
492	0.764	0.759	0.753
493	0.839	0.851	0.821
494	0.839	0.851	0.821
495	0.784	0.808	0.799
496	0.903	0.871	0.871
497	0.903	0.871	0.871
498	0.826	0.818	0.831
499	0.826	0.818	0.831
500	0.667	0.651	0.675
501	0.667	0.651	0.675
502	0.667	0.651	0.675
503	0.667	0.651	0.675
504	0.700	0.687	0.708
505	0.700	0.687	0.708
506	0.735	0.723	0.742

507	0.735	0.723	0.742
508	0.654	0.638	0.663
509	0.667	0.651	0.675
510	0.654	0.638	0.663
511	0.848	0.841	0.852
512	0.654	0.638	0.663
513	0.700	0.687	0.708
514	0.654	0.638	0.663
515	0.654	0.638	0.663
516	0.654	0.638	0.663
520	0.710	0.697	0.718
521	0.735	0.723	0.742
522	0.750	0.738	0.756
523	0.750	0.738	0.756
524	0.739	0.727	0.745
525	0.750	0.738	0.756
526	0.750	0.738	0.756
527	0.820	0.812	0.825
528	0.820	0.812	0.825
529	1.000	1.000	1.000
530	0.757	0.769	0.756
531	0.764	0.759	0.713
532	0.721	0.747	0.724
533	1.000	1.000	1.000
534	0.769	0.758	0.775
535	0.799	0.790	0.804
536	1.000	1.000	1.000
537	0.712	0.698	0.719
538	0.799	0.790	0.804
539	0.750	0.738	0.756
540	0.733	0.721	0.740
541	0.802	0.793	0.807
542	0.802	0.793	0.807
543	0.791	0.782	0.797
544	0.799	0.789	0.804
545	0.722	0.709	0.729
546	0.791	0.782	0.797
547	0.796	0.787	0.801
548	0.722	0.709	0.729
549	0.821	0.825	0.810
550	0.838	0.807	0.825
551	0.840	0.815	0.828
552	1.000	1.000	1.000
553	0.834	0.818	0.850
554	0.841	0.831	0.814
555	0.834	0.818	0.850
556	0.913	0.909	0.915
557	0.913	0.909	0.915
558	0.916	0.912	0.918
559	0.890	0.885	0.893
560	0.833	0.825	0.837
561	0.897	0.892	0.900
562	0.897	0.892	0.900
563	0.870	0.864	0.873
564	0.870	0.864	0.873
565	0.886	0.881	0.889
566	0.886	0.881	0.889
567	0.886	0.881	0.889
568	1.000	1.000	1.000
569	1.000	1.000	1.000
570	0.841	0.834	0.845
571	0.832	0.824	0.836
572	0.841	0.834	0.845
573	0.841	0.834	0.845
574	0.841	0.834	0.845
575	0.841	0.834	0.845
576	0.841	0.834	0.845
577	0.841	0.834	0.845
578	1.000	1.000	1.000
579	1.000	1.000	1.000
580	0.803	0.794	0.808
581	0.809	0.800	0.814

582	0.803	0.794	0.808
583	0.803	0.794	0.808
584	1.000	1.000	1.000
585	0.983	0.982	0.983
586	0.983	0.982	0.983
587	1.000	1.000	1.000
588	1.000	1.000	1.000
589	1.000	1.000	1.000
590	0.797	0.787	0.802
591	0.876	0.870	0.879
592	0.797	0.787	0.802
593	0.797	0.787	0.802
594	0.797	0.787	0.802
595	0.797	0.787	0.802
596	0.797	0.787	0.802
597	0.797	0.787	0.802
598	0.799	0.790	0.804
599	0.797	0.787	0.802
600	0.691	0.678	0.706
601	0.663	0.652	0.736
602	0.658	0.643	0.667
603	0.658	0.643	0.667
604	0.634	0.629	0.654
605	0.661	0.653	0.687
606	0.646	0.636	0.692
607	0.646	0.636	0.692
608	0.646	0.636	0.692
609	0.640	0.624	0.649
610	0.743	0.731	0.750
611	0.684	0.670	0.692
612	0.787	0.777	0.792
613	0.697	0.683	0.705
614	0.697	0.683	0.705
615	0.697	0.683	0.705
616	0.707	0.693	0.714
617	0.714	0.700	0.721
618	0.709	0.696	0.717
619	0.825	0.816	0.829
620	0.704	0.690	0.712
621	1.000	1.000	1.000
622	0.709	0.695	0.716
623	0.757	0.746	0.764
624	0.762	0.750	0.768
625	0.715	0.702	0.722
626	0.715	0.702	0.722
627	0.664	0.649	0.673
628	0.762	0.750	0.768
629	0.727	0.714	0.734
630	0.691	0.676	0.698
631	0.665	0.672	0.712
632	1.000	1.000	1.000
633	0.700	0.686	0.708
634	0.840	0.833	0.844
635	0.654	0.638	0.662
636	0.738	0.726	0.745
637	0.738	0.726	0.745
638	0.813	0.805	0.818
639	0.813	0.805	0.818
640	0.714	0.701	0.722
641	0.694	0.680	0.702
642	1.000	1.000	1.000
643	1.000	1.000	1.000
644	0.654	0.638	0.662
645	0.654	0.638	0.662
646	0.654	0.638	0.662
647	0.803	0.794	0.808
648	0.851	0.845	0.855
649	1.000	1.000	1.000
650	0.746	0.734	0.752
651	0.746	0.734	0.752
652	0.717	0.703	0.724

653	0.803	0.794	0.808
654	0.744	0.733	0.751
655	0.744	0.733	0.751
656	0.851	0.845	0.855
657	0.851	0.845	0.855
658	0.740	0.728	0.746
659	1.000	1.000	1.000
660	0.724	0.711	0.731
661	0.659	0.644	0.668
662	0.726	0.713	0.733
663	1.000	1.000	1.000
664	0.823	0.814	0.827
665	0.823	0.814	0.827
666	0.794	0.785	0.800
667	0.722	0.709	0.729
668	0.722	0.709	0.729
669	0.703	0.689	0.711
670	0.729	0.716	0.736
671	0.729	0.716	0.736
672	0.724	0.711	0.731
673	0.722	0.709	0.729
674	0.703	0.689	0.711
675	0.729	0.716	0.736
676	0.703	0.689	0.711
677	0.703	0.689	0.711
678	0.703	0.689	0.711
679	0.703	0.689	0.711
680	0.733	0.721	0.740
681	0.675	0.680	0.674
683	0.704	0.690	0.712
684	0.704	0.690	0.712
685	0.681	0.666	0.689
686	0.704	0.690	0.712
687	0.733	0.721	0.740
688	0.704	0.690	0.712
689	0.704	0.690	0.712
690	0.704	0.690	0.712
691	0.704	0.690	0.712
692	0.704	0.690	0.712
693	0.704	0.690	0.712
694	1.000	1.000	1.000
695	1.000	1.000	1.000
696	1.000	1.000	1.000
697	1.000	1.000	1.000
698	1.000	1.000	1.000
699	1.000	1.000	1.000
700	0.705	0.691	0.713
701	0.686	0.672	0.694
702	1.000	1.000	1.000
703	0.691	0.677	0.699
704	0.742	0.730	0.748
705	0.691	0.677	0.699
706	0.691	0.677	0.699
707	0.673	0.658	0.681
708	0.699	0.685	0.707
709	1.000	1.000	1.000
710	0.722	0.709	0.729
711	0.722	0.709	0.729
712	0.722	0.709	0.729
713	0.722	0.709	0.729
714	0.722	0.709	0.729
715	1.000	1.000	1.000
716	0.800	0.791	0.805
717	0.800	0.791	0.805
718	0.800	0.791	0.805
719	0.800	0.791	0.805
720	0.746	0.734	0.752
721	0.746	0.734	0.752
722	0.695	0.681	0.703
723	0.771	0.761	0.777
724	0.771	0.761	0.777
725	0.771	0.761	0.777

726	0.771	0.761	0.777
727	0.737	0.725	0.744
728	0.800	0.791	0.805
729	0.737	0.725	0.744
730	0.641	0.625	0.650
731	0.636	0.619	0.645
732	1.000	1.000	1.000
733	1.000	1.000	1.000
734	0.632	0.615	0.642
735	0.632	0.615	0.642
736	0.632	0.615	0.642
737	0.575	0.555	0.586
738	0.575	0.555	0.586
739	0.575	0.555	0.586
740	0.670	0.655	0.679
741	0.654	0.638	0.663
742	1.000	1.000	1.000
743	0.608	0.590	0.618
744	0.608	0.590	0.618
745	0.632	0.615	0.642
746	0.575	0.555	0.586
747	0.632	0.615	0.642
748	0.729	0.716	0.736
749	0.632	0.615	0.642
750	0.623	0.616	0.618
751	0.661	0.645	0.670
752	0.602	0.630	0.597
753	0.602	0.630	0.597
754	0.681	0.667	0.690
755	0.681	0.667	0.690
756	0.751	0.740	0.758
757	0.721	0.708	0.728
758	0.703	0.689	0.711
759	0.703	0.689	0.711
760	0.665	0.595	0.633
761	0.643	0.592	0.606
762	0.640	0.623	0.649
763	0.640	0.623	0.649
764	0.718	0.705	0.725
765	0.664	0.648	0.672
766	0.736	0.724	0.743
767	0.736	0.724	0.743
768	0.711	0.697	0.718
769	0.711	0.697	0.718
770	0.623	0.617	0.605
771	1.000	1.000	1.000
772	0.623	0.617	0.605
773	0.635	0.654	0.668
774	0.624	0.618	0.629
775	0.642	0.625	0.651
776	0.731	0.718	0.737
777	0.731	0.718	0.737
778	0.664	0.648	0.672
779	0.613	0.595	0.623
780	0.709	0.696	0.717
781	0.680	0.665	0.688
782	0.675	0.660	0.684
783	0.668	0.652	0.676
784	0.668	0.652	0.676
785	0.688	0.674	0.696
786	0.646	0.630	0.655
787	0.649	0.610	0.679
788	0.711	0.697	0.718
789	0.613	0.595	0.623
790	0.774	0.764	0.780
791	0.774	0.764	0.780
792	0.774	0.764	0.780
793	0.754	0.742	0.760
794	0.754	0.742	0.760
795	0.718	0.705	0.725
796	0.718	0.705	0.725
797	0.711	0.697	0.718
798	0.765	0.754	0.771

799	0.765	0.754	0.771
800	0.701	0.687	0.709
801	0.726	0.678	0.729
802	0.695	0.661	0.654
803	0.743	0.731	0.750
804	0.721	0.708	0.728
805	0.706	0.693	0.714
806	0.729	0.716	0.736
807	0.729	0.716	0.736
808	0.701	0.688	0.709
809	0.701	0.688	0.709
810	0.790	0.780	0.795
811	0.790	0.780	0.795
812	0.790	0.780	0.795
813	0.790	0.780	0.795
814	0.790	0.780	0.795
815	0.790	0.780	0.795
816	0.709	0.695	0.716
817	1.000	1.000	1.000
818	1.000	1.000	1.000
819	1.000	1.000	1.000
820	0.804	0.795	0.809
821	0.804	0.795	0.809
822	0.804	0.795	0.809
823	0.804	0.795	0.809
824	0.804	0.795	0.809
825	0.804	0.795	0.809
826	0.804	0.795	0.809
827	0.804	0.795	0.809
828	0.804	0.795	0.809
829	0.804	0.795	0.809
830	0.804	0.795	0.809
831	0.804	0.795	0.809
832	0.789	0.805	0.793
833	0.767	0.756	0.773
834	0.789	0.805	0.793
835	0.767	0.756	0.773
836	0.767	0.756	0.773
837	0.781	0.771	0.787
838	0.767	0.756	0.773
839	1.000	1.000	1.000
840	0.673	0.675	0.674
841	0.671	0.656	0.680
842	1.000	1.000	1.000
843	0.713	0.700	0.720
844	0.713	0.700	0.720
845	0.779	0.769	0.785
846	0.726	0.714	0.733
847	0.779	0.769	0.785
848	1.000	1.000	1.000
849	1.000	1.000	1.000
850	0.635	0.617	0.669
851	0.650	0.640	0.677
852	0.650	0.640	0.677
853	0.641	0.608	0.681
854	1.000	1.000	1.000
855	0.714	0.701	0.721
856	0.663	0.647	0.671
857	0.663	0.647	0.671
858	1.000	1.000	1.000
859	0.714	0.701	0.721
860	0.739	0.727	0.746
861	1.000	1.000	1.000
862	1.000	1.000	1.000
863	0.714	0.701	0.721
864	0.714	0.701	0.721
865	0.739	0.727	0.746
866	1.000	1.000	1.000
867	1.000	1.000	1.000
868	1.000	1.000	1.000
869	1.000	1.000	1.000
870	0.686	0.672	0.694
871	0.705	0.691	0.712
872	1.000	1.000	1.000

873	0.686	0.672	0.694
874	0.686	0.672	0.694
875	0.686	0.672	0.694
876	1.000	1.000	1.000
877	0.686	0.672	0.694
878	0.636	0.619	0.645
879	0.636	0.619	0.645
880	0.636	0.619	0.645
881	0.636	0.619	0.645
882	0.636	0.619	0.645
883	0.636	0.619	0.645
884	0.686	0.672	0.694
885	0.765	0.754	0.771
886	1.000	1.000	1.000
887	1.000	1.000	1.000
888	1.000	1.000	1.000
889	1.000	1.000	1.000
890	0.654	0.604	0.595
891	0.654	0.604	0.595
892	1.000	1.000	1.000
893	0.809	0.795	0.798
894	0.809	0.795	0.798
895	0.809	0.795	0.798
896	1.000	1.000	1.000
897	0.809	0.795	0.798
898	0.809	0.795	0.798
899	1.000	1.000	1.000
900	0.544	0.550	0.619
901	0.544	0.550	0.619
902	0.534	0.508	0.567
903	0.534	0.508	0.567
904	0.576	0.556	0.587
905	0.560	0.540	0.571
906	0.551	0.537	0.627
907	0.606	0.588	0.616
908	0.638	0.621	0.647
910	0.563	0.570	0.581
911	0.586	0.567	0.597
912	0.563	0.570	0.581
913	0.573	0.552	0.620
914	0.595	0.577	0.606
915	0.611	0.593	0.621
916	0.611	0.593	0.621
917	0.581	0.572	0.599
918	0.586	0.567	0.597
919	0.675	0.659	0.683
920	0.648	0.577	0.580
921	0.626	0.590	0.597
922	0.598	0.571	0.641
923	0.598	0.571	0.641
924	0.598	0.571	0.641
925	0.578	0.549	0.626
926	0.571	0.509	0.571
927	0.568	0.537	0.596
928	0.564	0.543	0.595
929	1.000	1.000	1.000
930	0.598	0.552	0.605
931	0.657	0.641	0.666
932	0.621	0.580	0.611
933	0.621	0.580	0.611
934	0.636	0.619	0.645
935	0.621	0.580	0.611
936	0.631	0.614	0.640
937	0.631	0.614	0.640
938	1.000	1.000	1.000
939	0.617	0.600	0.627
940	0.573	0.587	0.677
941	0.596	0.578	0.607
942	1.000	1.000	1.000
943	0.567	0.547	0.578
944	0.584	0.565	0.594

945	0.601	0.571	0.677
946	0.601	0.571	0.677
947	0.601	0.571	0.677
948	0.601	0.571	0.677
949	0.601	0.571	0.677
950	0.567	0.557	0.677
951	0.567	0.557	0.677
952	0.623	0.581	0.679
953	0.623	0.581	0.679
954	0.681	0.594	0.648
955	0.681	0.594	0.648
956	0.640	0.565	0.636
957	0.640	0.565	0.636
958	0.620	0.578	0.610
959	0.681	0.594	0.648
960	0.681	0.594	0.648
961	0.681	0.594	0.648
962	1.000	1.000	1.000
963	1.000	1.000	1.000
964	1.000	1.000	1.000
965	1.000	1.000	1.000
966	1.000	1.000	1.000
967	0.797	0.787	0.802
968	0.797	0.787	0.802
969	1.000	1.000	1.000
970	0.718	0.721	0.751
971	0.718	0.721	0.751
972	0.725	0.734	0.793
973	0.731	0.719	0.738
974	0.748	0.737	0.755
975	0.748	0.737	0.755
976	0.748	0.737	0.755
977	0.748	0.737	0.755
978	0.809	0.800	0.814
979	0.809	0.800	0.814
980	0.739	0.754	0.782
981	0.724	0.757	0.721
982	0.744	0.741	0.814
983	0.730	0.701	0.752
984	0.730	0.701	0.752
985	0.774	0.763	0.779
986	0.785	0.781	0.834
987	1.000	1.000	1.000
988	0.763	0.766	0.818
989	0.763	0.766	0.818
990	0.779	0.768	0.784
991	0.779	0.768	0.784
992	0.779	0.768	0.784
993	0.763	0.766	0.818
994	0.763	0.766	0.818
995	0.842	0.835	0.846
996	0.822	0.814	0.827
997	0.842	0.835	0.846
998	0.822	0.814	0.827
999	0.894	0.889	0.897

C. MAC Discount Factor

MAC Discount Factor			
Zip Code	Type 1	Type 2	Type 3
2	1.000	1.000	1.000
3	1.000	1.000	1.000
5	1.000	1.000	1.000
10	0.665	0.649	0.673
11	0.667	0.652	0.676
12	0.754	0.743	0.761
13	0.624	0.606	0.633
14	0.624	0.606	0.633
15	0.641	0.625	0.650
16	0.651	0.634	0.660
17	0.655	0.639	0.664
18	0.658	0.642	0.667
19	0.645	0.628	0.654
20	0.669	0.653	0.677
21	0.651	0.634	0.659
22	0.651	0.634	0.659
23	0.667	0.652	0.676
24	0.626	0.608	0.635
25	0.663	0.648	0.672
26	0.616	0.598	0.626
27	0.683	0.668	0.691
28	0.763	0.752	0.769
29	0.722	0.709	0.729
30	0.741	0.729	0.748
31	0.741	0.729	0.748
32	0.804	0.795	0.809
33	0.741	0.729	0.748
34	0.804	0.795	0.809
35	0.804	0.795	0.809
36	0.804	0.795	0.809
37	1.000	1.000	1.000
38	0.783	0.773	0.789
39	0.785	0.775	0.790
40	0.785	0.775	0.790
41	0.695	0.680	0.702
42	1.000	1.000	1.000
43	0.724	0.712	0.731
44	0.807	0.798	0.812
45	0.724	0.712	0.731
46	0.807	0.798	0.812
47	0.807	0.798	0.812
48	0.807	0.798	0.812
49	0.724	0.712	0.731
50	0.739	0.727	0.746
51	0.739	0.727	0.746
52	0.739	0.727	0.746
53	0.739	0.727	0.746
54	0.752	0.741	0.758
55	1.000	1.000	1.000
56	0.739	0.727	0.746
57	0.739	0.727	0.746
58	0.739	0.727	0.746
59	0.739	0.727	0.746
60	0.718	0.705	0.725
61	0.739	0.727	0.746
62	0.736	0.724	0.743
63	0.736	0.724	0.743
64	0.703	0.689	0.711
65	0.752	0.740	0.758
66	0.702	0.688	0.709
67	0.727	0.714	0.734
68	0.639	0.622	0.648
69	0.639	0.622	0.648
70	0.590	0.607	0.634
71	0.669	0.654	0.678
72	0.590	0.607	0.634
73	0.669	0.654	0.678
74	0.653	0.637	0.662
75	0.653	0.637	0.662

76	0.652	0.636	0.661
77	0.650	0.634	0.659
78	0.684	0.669	0.692
79	0.655	0.639	0.664
80	0.628	0.611	0.638
81	0.628	0.611	0.638
82	0.628	0.611	0.638
83	0.628	0.611	0.638
84	0.628	0.611	0.638
85	0.665	0.649	0.673
86	0.696	0.682	0.704
87	0.668	0.653	0.677
88	0.616	0.598	0.626
89	0.605	0.586	0.615
90	1.000	1.000	1.000
91	1.000	1.000	1.000
92	1.000	1.000	1.000
93	1.000	1.000	1.000
94	1.000	1.000	1.000
95	1.000	1.000	1.000
96	1.000	1.000	1.000
97	1.000	1.000	1.000
98	1.000	1.000	1.000
99	1.000	1.000	1.000
100	0.478	0.543	0.583
101	0.478	0.543	0.583
102	0.478	0.543	0.583
103	0.609	0.591	0.619
104	0.590	0.570	0.600
105	0.655	0.639	0.664
106	0.599	0.581	0.609
107	0.591	0.572	0.601
108	0.591	0.572	0.601
109	0.650	0.634	0.659
110	0.560	0.539	0.571
111	0.461	0.522	0.559
112	0.461	0.522	0.559
113	0.452	0.569	0.591
114	0.452	0.569	0.591
115	0.586	0.567	0.597
116	0.586	0.567	0.597
117	0.565	0.614	0.633
118	0.627	0.610	0.636
119	0.565	0.614	0.633
120	0.630	0.613	0.640
121	0.630	0.613	0.640
122	0.635	0.618	0.644
123	0.670	0.654	0.678
124	0.631	0.614	0.640
125	0.621	0.604	0.631
126	0.700	0.686	0.708
127	0.631	0.614	0.640
128	0.676	0.661	0.684
129	0.698	0.684	0.706
130	0.665	0.650	0.674
131	0.665	0.650	0.674
132	0.631	0.614	0.641
133	0.657	0.641	0.666
134	0.657	0.641	0.666
135	0.657	0.641	0.666
136	0.698	0.684	0.706
137	0.622	0.605	0.632
138	0.622	0.605	0.632
139	0.622	0.605	0.632
140	0.694	0.680	0.702
141	0.694	0.680	0.702
142	0.694	0.680	0.702
143	0.694	0.680	0.702
144	0.732	0.720	0.739
145	0.732	0.720	0.739
146	0.714	0.701	0.721
147	0.882	0.877	0.885
148	0.670	0.655	0.679
149	0.670	0.655	0.679
150	0.706	0.692	0.713
151	0.706	0.692	0.713
152	0.702	0.688	0.709
153	0.708	0.694	0.715
154	0.708	0.694	0.715
155	0.717	0.704	0.724

156	0.717	0.704	0.724
157	0.809	0.800	0.814
158	0.804	0.795	0.809
159	0.717	0.704	0.724
160	0.671	0.656	0.680
161	0.671	0.656	0.680
162	0.804	0.795	0.809
163	0.788	0.778	0.794
164	0.723	0.710	0.730
165	0.723	0.710	0.730
166	0.735	0.722	0.742
167	0.788	0.778	0.794
168	0.735	0.722	0.742
169	0.726	0.713	0.733
170	0.697	0.683	0.705
171	0.697	0.683	0.705
172	0.650	0.633	0.659
173	0.636	0.619	0.645
174	0.636	0.619	0.645
175	0.622	0.604	0.631
176	0.712	0.699	0.720
177	0.726	0.713	0.733
178	0.726	0.713	0.733
179	0.678	0.663	0.686
180	0.643	0.626	0.652
181	0.643	0.626	0.652
182	0.678	0.663	0.686
183	0.618	0.600	0.628
184	0.719	0.706	0.726
185	0.719	0.706	0.726
186	0.715	0.702	0.723
187	0.715	0.702	0.723
188	0.890	0.885	0.893
189	0.645	0.628	0.654
190	0.694	0.680	0.702
191	0.660	0.645	0.669
192	1.000	1.000	1.000
193	0.711	0.698	0.719
194	0.659	0.644	0.668
195	0.783	0.773	0.789
196	0.783	0.773	0.789
197	0.693	0.679	0.701
198	0.693	0.679	0.701
199	0.677	0.662	0.685
200	0.571	0.551	0.582
201	0.705	0.670	0.665
202	0.571	0.551	0.582
203	0.571	0.551	0.582
204	0.571	0.551	0.582
205	0.571	0.551	0.582
206	0.679	0.664	0.687
207	0.627	0.610	0.637
208	0.651	0.593	0.606
209	0.651	0.593	0.606
210	0.615	0.650	0.656
211	0.615	0.650	0.656
212	0.634	0.618	0.644
214	0.622	0.605	0.632
215	0.625	0.608	0.635
216	0.670	0.654	0.678
217	0.625	0.608	0.635
218	0.670	0.654	0.678
219	0.615	0.650	0.656
220	0.657	0.641	0.666
221	0.634	0.617	0.643
222	0.617	0.600	0.627
223	0.617	0.600	0.627
224	0.645	0.628	0.654
225	0.645	0.628	0.654
226	0.768	0.758	0.774
227	0.768	0.758	0.774
228	0.768	0.758	0.774
229	0.768	0.758	0.774
230	0.765	0.754	0.771
231	0.765	0.754	0.771
232	0.756	0.745	0.763
233	0.750	0.738	0.756
234	0.750	0.738	0.756

235	0.750	0.738	0.756
236	0.750	0.738	0.756
237	0.750	0.738	0.756
238	0.765	0.754	0.771
239	0.773	0.762	0.778
240	0.714	0.700	0.721
241	0.714	0.700	0.721
242	0.746	0.734	0.752
243	0.746	0.734	0.752
244	0.773	0.762	0.778
245	0.773	0.762	0.778
246	0.746	0.734	0.752
247	0.699	0.685	0.706
248	0.699	0.685	0.706
249	0.699	0.685	0.706
250	0.690	0.675	0.698
251	0.690	0.675	0.698
252	0.690	0.675	0.698
253	0.690	0.675	0.698
254	0.661	0.645	0.670
255	0.690	0.675	0.698
256	0.690	0.675	0.698
257	0.690	0.675	0.698
258	0.699	0.685	0.706
259	0.699	0.685	0.706
260	0.739	0.727	0.745
261	0.661	0.645	0.670
262	0.661	0.645	0.670
263	0.661	0.645	0.670
264	0.661	0.645	0.670
265	0.739	0.727	0.745
266	0.699	0.685	0.706
267	0.661	0.645	0.670
268	0.661	0.645	0.670
270	0.807	0.798	0.812
271	0.758	0.747	0.764
272	0.775	0.764	0.781
273	0.807	0.798	0.812
274	0.798	0.788	0.803
275	0.774	0.742	0.770
276	0.769	0.758	0.775
277	0.795	0.786	0.800
278	0.778	0.767	0.783
279	0.778	0.767	0.783
280	0.797	0.767	0.781
281	0.797	0.767	0.781
282	0.765	0.765	0.788
283	0.788	0.779	0.794
284	0.788	0.779	0.794
285	0.778	0.767	0.783
286	0.828	0.820	0.833
287	0.759	0.748	0.765
288	0.759	0.748	0.765
289	0.759	0.748	0.765
290	0.830	0.822	0.834
291	0.830	0.822	0.834
292	0.675	0.660	0.684
293	0.824	0.816	0.829
294	0.781	0.771	0.787
295	0.849	0.842	0.852
296	0.786	0.777	0.792
297	0.765	0.754	0.771
298	0.798	0.789	0.803
299	0.798	0.789	0.803
300	0.673	0.654	0.695
301	0.703	0.669	0.709
302	0.703	0.669	0.709
303	0.668	0.641	0.676
304	0.733	0.721	0.740
305	0.683	0.669	0.692
306	0.665	0.650	0.674
307	0.653	0.637	0.662
308	0.677	0.662	0.685
309	0.677	0.662	0.685
310	0.755	0.743	0.761
311	0.668	0.641	0.676
312	0.790	0.780	0.795
313	0.685	0.670	0.693
314	0.685	0.670	0.693
315	0.733	0.721	0.740

316	0.704	0.690	0.711
317	0.704	0.690	0.711
318	0.704	0.690	0.711
319	0.704	0.690	0.711
320	0.638	0.604	0.661
321	0.727	0.697	0.734
322	0.641	0.651	0.657
323	0.739	0.694	0.716
324	0.739	0.694	0.716
325	0.739	0.694	0.716
326	0.712	0.698	0.719
327	0.671	0.668	0.702
328	0.660	0.669	0.695
329	0.709	0.672	0.708
330	0.568	0.577	0.629
331	0.518	0.550	0.614
332	0.518	0.550	0.614
333	0.621	0.599	0.664
334	0.689	0.647	0.680
335	0.632	0.623	0.625
336	0.652	0.665	0.642
337	0.675	0.641	0.692
338	0.709	0.696	0.717
339	0.695	0.709	0.718
340	1.000	1.000	1.000
341	0.680	0.665	0.688
342	0.655	0.648	0.618
344	0.695	0.681	0.703
346	0.726	0.665	0.701
347	0.705	0.658	0.677
349	0.709	0.695	0.716
350	0.783	0.773	0.789
351	0.783	0.773	0.789
352	0.763	0.752	0.769
354	0.783	0.773	0.789
355	0.783	0.773	0.789
356	0.783	0.773	0.789
357	0.688	0.673	0.696
358	0.688	0.673	0.696
359	0.784	0.773	0.789
360	0.802	0.793	0.807
361	0.802	0.793	0.807
362	0.784	0.773	0.789
363	0.730	0.718	0.737
364	0.802	0.793	0.807
365	0.710	0.696	0.717
366	0.710	0.696	0.717
367	0.802	0.793	0.807
368	0.730	0.718	0.737
369	0.710	0.696	0.717
370	0.695	0.681	0.703
371	0.695	0.681	0.703
372	0.665	0.650	0.674
373	0.702	0.688	0.710
374	0.668	0.652	0.676
375	1.000	1.000	1.000
376	0.746	0.734	0.753
377	0.685	0.670	0.693
378	0.685	0.670	0.693
379	0.695	0.681	0.702
380	0.748	0.737	0.755
381	0.711	0.697	0.718
382	0.824	0.816	0.828
383	0.824	0.816	0.828
384	0.809	0.800	0.813
385	0.685	0.670	0.693
386	0.709	0.696	0.717
387	0.725	0.712	0.732
388	0.791	0.782	0.797
389	0.725	0.712	0.732
390	0.725	0.712	0.732
391	0.725	0.712	0.732
392	0.751	0.739	0.757
393	0.725	0.712	0.732
394	0.724	0.711	0.731
395	0.724	0.711	0.731
396	0.724	0.711	0.731
397	0.791	0.782	0.797
398	0.704	0.690	0.711
399	1.000	1.000	1.000

400	0.713	0.700	0.721
401	0.713	0.700	0.721
402	0.688	0.673	0.696
403	0.753	0.741	0.759
404	0.753	0.741	0.759
405	0.692	0.678	0.700
406	0.692	0.678	0.700
407	0.743	0.731	0.750
408	0.743	0.731	0.750
409	0.743	0.731	0.750
410	0.710	0.696	0.717
411	0.582	0.562	0.592
412	0.582	0.562	0.592
413	0.582	0.562	0.592
414	0.582	0.562	0.592
415	0.582	0.562	0.592
416	0.582	0.562	0.592
417	0.582	0.562	0.592
418	0.582	0.562	0.592
420	0.677	0.662	0.685
421	0.677	0.662	0.685
422	0.677	0.662	0.685
423	0.677	0.662	0.685
424	0.677	0.662	0.685
425	0.743	0.731	0.750
426	0.743	0.731	0.750
427	0.743	0.731	0.750
430	0.671	0.708	0.673
431	0.671	0.708	0.673
432	0.640	0.683	0.671
433	0.726	0.713	0.733
434	0.706	0.692	0.714
435	0.706	0.692	0.714
436	0.653	0.637	0.662
437	0.744	0.732	0.751
438	0.744	0.732	0.751
439	0.744	0.732	0.751
440	0.668	0.658	0.657
441	0.665	0.687	0.696
442	0.642	0.681	0.678
443	0.642	0.681	0.678
444	0.687	0.672	0.694
445	0.687	0.672	0.694
446	0.660	0.644	0.669
447	0.660	0.644	0.669
448	0.724	0.711	0.731
449	0.724	0.711	0.731
450	0.659	0.644	0.668
451	0.659	0.644	0.668
452	0.639	0.623	0.648
453	0.710	0.697	0.718
454	0.677	0.662	0.685
455	0.710	0.697	0.718
456	0.662	0.647	0.671
457	0.744	0.732	0.751
458	0.719	0.706	0.726
459	1.000	1.000	1.000
460	0.701	0.699	0.711
461	0.701	0.699	0.711
462	0.672	0.669	0.684
463	0.662	0.647	0.671
464	0.662	0.647	0.671
465	0.742	0.730	0.748
466	0.742	0.730	0.748
467	0.710	0.696	0.717
468	0.710	0.696	0.717
469	0.723	0.710	0.730
470	0.697	0.683	0.705
471	0.697	0.683	0.705
472	0.697	0.683	0.705
473	0.701	0.699	0.711
474	0.697	0.683	0.705
475	0.720	0.707	0.727
476	0.720	0.707	0.727
477	0.720	0.707	0.727
478	0.697	0.683	0.705
479	0.723	0.710	0.730
480	0.660	0.720	0.697
481	0.654	0.703	0.679
482	0.660	0.697	0.726

483	0.673	0.732	0.687
484	0.726	0.714	0.733
485	0.726	0.714	0.733
486	0.789	0.779	0.794
487	0.789	0.779	0.794
488	0.718	0.776	0.786
489	0.718	0.776	0.786
490	0.764	0.759	0.753
491	0.764	0.759	0.753
492	0.764	0.759	0.753
493	0.839	0.851	0.821
494	0.839	0.851	0.821
495	0.784	0.808	0.799
496	0.903	0.871	0.871
497	0.903	0.871	0.871
498	0.826	0.818	0.831
499	0.826	0.818	0.831
500	0.667	0.651	0.675
501	0.667	0.651	0.675
502	0.667	0.651	0.675
503	0.667	0.651	0.675
504	0.700	0.687	0.708
505	0.700	0.687	0.708
506	0.735	0.723	0.742
507	0.735	0.723	0.742
508	0.654	0.638	0.663
509	0.667	0.651	0.675
510	0.654	0.638	0.663
511	0.848	0.841	0.852
512	0.654	0.638	0.663
513	0.700	0.687	0.708
514	0.654	0.638	0.663
515	0.654	0.638	0.663
516	0.654	0.638	0.663
520	0.710	0.697	0.718
521	0.735	0.723	0.742
522	0.750	0.738	0.756
523	0.750	0.738	0.756
524	0.739	0.727	0.745
525	0.750	0.738	0.756
526	0.750	0.738	0.756
527	0.820	0.812	0.825
528	0.820	0.812	0.825
529	1.000	1.000	1.000
530	0.757	0.769	0.756
531	0.764	0.759	0.713
532	0.721	0.747	0.724
533	1.000	1.000	1.000
534	0.769	0.758	0.775
535	0.799	0.790	0.804
536	1.000	1.000	1.000
537	0.712	0.698	0.719
538	0.799	0.790	0.804
539	0.750	0.738	0.756
540	0.733	0.721	0.740
541	0.802	0.793	0.807
542	0.802	0.793	0.807
543	0.791	0.782	0.797
544	0.799	0.789	0.804
545	0.722	0.709	0.729
546	0.791	0.782	0.797
547	0.796	0.787	0.801
548	0.722	0.709	0.729
549	0.821	0.825	0.810
550	0.838	0.807	0.825
551	0.840	0.815	0.828
552	1.000	1.000	1.000
553	0.834	0.818	0.850
554	0.841	0.831	0.814
555	0.834	0.818	0.850
556	0.913	0.909	0.915
557	0.913	0.909	0.915
558	0.916	0.912	0.918
559	0.890	0.885	0.893
560	0.833	0.825	0.837
561	0.897	0.892	0.900
562	0.897	0.892	0.900
563	0.870	0.864	0.873
564	0.870	0.864	0.873
565	0.886	0.881	0.889

566	0.886	0.881	0.889
567	0.886	0.881	0.889
568	1.000	1.000	1.000
569	1.000	1.000	1.000
570	0.841	0.834	0.845
571	0.832	0.824	0.836
572	0.841	0.834	0.845
573	0.841	0.834	0.845
574	0.841	0.834	0.845
575	0.841	0.834	0.845
576	0.841	0.834	0.845
577	0.841	0.834	0.845
578	1.000	1.000	1.000
579	1.000	1.000	1.000
580	0.803	0.794	0.808
581	0.809	0.800	0.814
582	0.803	0.794	0.808
583	0.803	0.794	0.808
584	1.000	1.000	1.000
585	0.983	0.982	0.983
586	0.983	0.982	0.983
587	1.000	1.000	1.000
588	1.000	1.000	1.000
589	1.000	1.000	1.000
590	0.797	0.787	0.802
591	0.876	0.870	0.879
592	0.797	0.787	0.802
593	0.797	0.787	0.802
594	0.797	0.787	0.802
595	0.797	0.787	0.802
596	0.797	0.787	0.802
597	0.797	0.787	0.802
598	0.799	0.790	0.804
599	0.797	0.787	0.802
600	0.691	0.678	0.706
601	0.663	0.652	0.736
602	0.658	0.643	0.667
603	0.658	0.643	0.667
604	0.634	0.629	0.654
605	0.661	0.653	0.687
606	0.646	0.636	0.692
607	0.646	0.636	0.692
608	0.646	0.636	0.692
609	0.640	0.624	0.649
610	0.743	0.731	0.750
611	0.684	0.670	0.692
612	0.787	0.777	0.792
613	0.697	0.683	0.705
614	0.697	0.683	0.705
615	0.697	0.683	0.705
616	0.707	0.693	0.714
617	0.714	0.700	0.721
618	0.709	0.696	0.717
619	0.825	0.816	0.829
620	0.704	0.690	0.712
621	1.000	1.000	1.000
622	0.709	0.695	0.716
623	0.757	0.746	0.764
624	0.762	0.750	0.768
625	0.715	0.702	0.722
626	0.715	0.702	0.722
627	0.664	0.649	0.673
628	0.762	0.750	0.768
629	0.727	0.714	0.734
630	0.691	0.676	0.698
631	0.665	0.672	0.712
632	1.000	1.000	1.000
633	0.700	0.686	0.708
634	0.840	0.833	0.844
635	0.654	0.638	0.662
636	0.738	0.726	0.745
637	0.738	0.726	0.745
638	0.813	0.805	0.818
639	0.813	0.805	0.818
640	0.714	0.701	0.722
641	0.694	0.680	0.702
642	1.000	1.000	1.000
643	1.000	1.000	1.000
644	0.654	0.638	0.662
645	0.654	0.638	0.662

646	0.654	0.638	0.662
647	0.803	0.794	0.808
648	0.851	0.845	0.855
649	1.000	1.000	1.000
650	0.746	0.734	0.752
651	0.746	0.734	0.752
652	0.717	0.703	0.724
653	0.803	0.794	0.808
654	0.744	0.733	0.751
655	0.744	0.733	0.751
656	0.851	0.845	0.855
657	0.851	0.845	0.855
658	0.740	0.728	0.746
659	1.000	1.000	1.000
660	0.724	0.711	0.731
661	0.659	0.644	0.668
662	0.726	0.713	0.733
663	1.000	1.000	1.000
664	0.823	0.814	0.827
665	0.823	0.814	0.827
666	0.794	0.785	0.800
667	0.722	0.709	0.729
668	0.722	0.709	0.729
669	0.703	0.689	0.711
670	0.729	0.716	0.736
671	0.729	0.716	0.736
672	0.724	0.711	0.731
673	0.722	0.709	0.729
674	0.703	0.689	0.711
675	0.729	0.716	0.736
676	0.703	0.689	0.711
677	0.703	0.689	0.711
678	0.703	0.689	0.711
679	0.703	0.689	0.711
680	0.733	0.721	0.740
681	0.675	0.680	0.674
683	0.704	0.690	0.712
684	0.704	0.690	0.712
685	0.681	0.666	0.689
686	0.704	0.690	0.712
687	0.733	0.721	0.740
688	0.704	0.690	0.712
689	0.704	0.690	0.712
690	0.704	0.690	0.712
691	0.704	0.690	0.712
692	0.704	0.690	0.712
693	0.704	0.690	0.712
694	1.000	1.000	1.000
695	1.000	1.000	1.000
696	1.000	1.000	1.000
697	1.000	1.000	1.000
698	1.000	1.000	1.000
699	1.000	1.000	1.000
700	0.705	0.691	0.713
701	0.686	0.672	0.694
702	1.000	1.000	1.000
703	0.691	0.677	0.699
704	0.742	0.730	0.748
705	0.691	0.677	0.699
706	0.691	0.677	0.699
707	0.673	0.658	0.681
708	0.699	0.685	0.707
709	1.000	1.000	1.000
710	0.722	0.709	0.729
711	0.722	0.709	0.729
712	0.722	0.709	0.729
713	0.722	0.709	0.729
714	0.722	0.709	0.729
715	1.000	1.000	1.000
716	0.800	0.791	0.805
717	0.800	0.791	0.805
718	0.800	0.791	0.805
719	0.800	0.791	0.805
720	0.746	0.734	0.752
721	0.746	0.734	0.752
722	0.695	0.681	0.703
723	0.771	0.761	0.777
724	0.771	0.761	0.777
725	0.771	0.761	0.777

726	0.771	0.761	0.777
727	0.737	0.725	0.744
728	0.800	0.791	0.805
729	0.737	0.725	0.744
730	0.641	0.625	0.650
731	0.636	0.619	0.645
732	1.000	1.000	1.000
733	1.000	1.000	1.000
734	0.632	0.615	0.642
735	0.632	0.615	0.642
736	0.632	0.615	0.642
737	0.575	0.555	0.586
738	0.575	0.555	0.586
739	0.575	0.555	0.586
740	0.670	0.655	0.679
741	0.654	0.638	0.663
742	1.000	1.000	1.000
743	0.608	0.590	0.618
744	0.608	0.590	0.618
745	0.632	0.615	0.642
746	0.575	0.555	0.586
747	0.632	0.615	0.642
748	0.729	0.716	0.736
749	0.632	0.615	0.642
750	0.623	0.616	0.618
751	0.661	0.645	0.670
752	0.602	0.630	0.597
753	0.602	0.630	0.597
754	0.681	0.667	0.690
755	0.681	0.667	0.690
756	0.751	0.740	0.758
757	0.721	0.708	0.728
758	0.703	0.689	0.711
759	0.703	0.689	0.711
760	0.665	0.595	0.633
761	0.643	0.592	0.606
762	0.640	0.623	0.649
763	0.640	0.623	0.649
764	0.718	0.705	0.725
765	0.664	0.648	0.672
766	0.736	0.724	0.743
767	0.736	0.724	0.743
768	0.711	0.697	0.718
769	0.711	0.697	0.718
770	0.623	0.617	0.605
771	1.000	1.000	1.000
772	0.623	0.617	0.605
773	0.635	0.654	0.668
774	0.624	0.618	0.629
775	0.642	0.625	0.651
776	0.731	0.718	0.737
777	0.731	0.718	0.737
778	0.664	0.648	0.672
779	0.613	0.595	0.623
780	0.709	0.696	0.717
781	0.680	0.665	0.688
782	0.675	0.660	0.684
783	0.668	0.652	0.676
784	0.668	0.652	0.676
785	0.688	0.674	0.696
786	0.646	0.630	0.655
787	0.649	0.610	0.679
788	0.711	0.697	0.718
789	0.613	0.595	0.623
790	0.774	0.764	0.780
791	0.774	0.764	0.780
792	0.774	0.764	0.780
793	0.754	0.742	0.760
794	0.754	0.742	0.760
795	0.718	0.705	0.725
796	0.718	0.705	0.725
797	0.711	0.697	0.718
798	0.765	0.754	0.771
799	0.765	0.754	0.771
800	0.701	0.687	0.709
801	0.726	0.678	0.729
802	0.695	0.661	0.654
803	0.743	0.731	0.750
804	0.721	0.708	0.728

805	0.706	0.693	0.714
806	0.729	0.716	0.736
807	0.729	0.716	0.736
808	0.701	0.688	0.709
809	0.701	0.688	0.709
810	0.790	0.780	0.795
811	0.790	0.780	0.795
812	0.790	0.780	0.795
813	0.790	0.780	0.795
814	0.790	0.780	0.795
815	0.790	0.780	0.795
816	0.709	0.695	0.716
817	1.000	1.000	1.000
818	1.000	1.000	1.000
819	1.000	1.000	1.000
820	0.804	0.795	0.809
821	0.804	0.795	0.809
822	0.804	0.795	0.809
823	0.804	0.795	0.809
824	0.804	0.795	0.809
825	0.804	0.795	0.809
826	0.804	0.795	0.809
827	0.804	0.795	0.809
828	0.804	0.795	0.809
829	0.804	0.795	0.809
830	0.804	0.795	0.809
831	0.804	0.795	0.809
832	0.789	0.805	0.793
833	0.767	0.756	0.773
834	0.789	0.805	0.793
835	0.767	0.756	0.773
836	0.767	0.756	0.773
837	0.781	0.771	0.787
838	0.767	0.756	0.773
839	1.000	1.000	1.000
840	0.673	0.675	0.674
841	0.671	0.656	0.680
842	1.000	1.000	1.000
843	0.713	0.700	0.720
844	0.713	0.700	0.720
845	0.779	0.769	0.785
846	0.726	0.714	0.733
847	0.779	0.769	0.785
848	1.000	1.000	1.000
849	1.000	1.000	1.000
850	0.635	0.617	0.669
851	0.650	0.640	0.677
852	0.650	0.640	0.677
853	0.641	0.608	0.681
854	1.000	1.000	1.000
855	0.714	0.701	0.721
856	0.663	0.647	0.671
857	0.663	0.647	0.671
858	1.000	1.000	1.000
859	0.714	0.701	0.721
860	0.739	0.727	0.746
861	1.000	1.000	1.000
862	1.000	1.000	1.000
863	0.714	0.701	0.721
864	0.714	0.701	0.721
865	0.739	0.727	0.746
866	1.000	1.000	1.000
867	1.000	1.000	1.000
868	1.000	1.000	1.000
869	1.000	1.000	1.000
870	0.686	0.672	0.694
871	0.705	0.691	0.712
872	1.000	1.000	1.000
873	0.686	0.672	0.694
874	0.686	0.672	0.694
875	0.686	0.672	0.694
876	1.000	1.000	1.000
877	0.686	0.672	0.694
878	0.636	0.619	0.645
879	0.636	0.619	0.645
880	0.636	0.619	0.645

881	0.636	0.619	0.645
882	0.636	0.619	0.645
883	0.636	0.619	0.645
884	0.686	0.672	0.694
885	0.765	0.754	0.771
886	1.000	1.000	1.000
887	1.000	1.000	1.000
888	1.000	1.000	1.000
889	1.000	1.000	1.000
890	0.654	0.604	0.595
891	0.654	0.604	0.595
892	1.000	1.000	1.000
893	0.809	0.795	0.798
894	0.809	0.795	0.798
895	0.809	0.795	0.798
896	1.000	1.000	1.000
897	0.809	0.795	0.798
898	0.809	0.795	0.798
899	1.000	1.000	1.000
900	0.544	0.550	0.619
901	0.544	0.550	0.619
902	0.534	0.508	0.567
903	0.534	0.508	0.567
904	0.576	0.556	0.587
905	0.560	0.540	0.571
906	0.551	0.537	0.627
907	0.606	0.588	0.616
908	0.638	0.621	0.647
910	0.563	0.570	0.581
911	0.586	0.567	0.597
912	0.563	0.570	0.581
913	0.573	0.552	0.620
914	0.595	0.577	0.606
915	0.611	0.593	0.621
916	0.611	0.593	0.621
917	0.581	0.572	0.599
918	0.586	0.567	0.597
919	0.675	0.659	0.683
920	0.648	0.577	0.580
921	0.626	0.590	0.597
922	0.598	0.571	0.641
923	0.598	0.571	0.641
924	0.598	0.571	0.641
925	0.578	0.549	0.626
926	0.571	0.509	0.571
927	0.568	0.537	0.596
928	0.564	0.543	0.595
929	1.000	1.000	1.000
930	0.598	0.552	0.605
931	0.657	0.641	0.666
932	0.621	0.580	0.611
933	0.621	0.580	0.611
934	0.636	0.619	0.645
935	0.621	0.580	0.611
936	0.631	0.614	0.640
937	0.631	0.614	0.640
938	1.000	1.000	1.000
939	0.617	0.600	0.627
940	0.573	0.587	0.677
941	0.596	0.578	0.607
942	1.000	1.000	1.000
943	0.567	0.547	0.578
944	0.584	0.565	0.594
945	0.601	0.571	0.677
946	0.601	0.571	0.677
947	0.601	0.571	0.677
948	0.601	0.571	0.677
949	0.601	0.571	0.677
950	0.567	0.557	0.677
951	0.567	0.557	0.677
952	0.623	0.581	0.679
953	0.623	0.581	0.679
954	0.681	0.594	0.648
955	0.681	0.594	0.648

956	0.640	0.565	0.636
957	0.640	0.565	0.636
958	0.620	0.578	0.610
959	0.681	0.594	0.648
960	0.681	0.594	0.648
961	0.681	0.594	0.648
962	1.000	1.000	1.000
963	1.000	1.000	1.000
964	1.000	1.000	1.000
965	1.000	1.000	1.000
966	1.000	1.000	1.000
967	0.797	0.787	0.802
968	0.797	0.787	0.802
969	1.000	1.000	1.000
970	0.718	0.721	0.751
971	0.718	0.721	0.751
972	0.725	0.734	0.793
973	0.731	0.719	0.738
974	0.748	0.737	0.755
975	0.748	0.737	0.755
976	0.748	0.737	0.755
977	0.748	0.737	0.755
978	0.809	0.800	0.814
979	0.809	0.800	0.814
980	0.739	0.754	0.782
981	0.724	0.757	0.721
982	0.744	0.741	0.814
983	0.730	0.701	0.752
984	0.730	0.701	0.752
985	0.774	0.763	0.779
986	0.785	0.781	0.834
987	1.000	1.000	1.000
988	0.763	0.766	0.818
989	0.763	0.766	0.818
990	0.779	0.768	0.784
991	0.779	0.768	0.784
992	0.779	0.768	0.784
993	0.763	0.766	0.818
994	0.763	0.766	0.818
995	0.842	0.835	0.846
996	0.822	0.814	0.827
997	0.842	0.835	0.846
998	0.822	0.814	0.827
999	0.894	0.889	0.897

LINE 6 - DEDUCTIBLE DISINCENTIVE FACTOR

The starting claim cost is reduced by the deductible disincentive factor; which does not apply if the deductible is waived.
The deductible is waived most often (but not exclusively) for Type 1. Deductibles may be for each calendar year, or for the lifetime of the policy.
The factor for a deductible not listed is calculated via linear interpolation. An example of this is as follows:

Employee factor for deductible of 40: ((50-40)*0.980 + (40-25)*0.965)/(50-25) = 0.971

Deductible Disincentive Factor (Calendar Year Deductible)		
Deductible	**Employee**	**Child**
0	1.000	1.000
25	0.980	0.980
50	0.965	0.965
75	0.958	0.960
100	0.950	0.955
125	0.950	0.955
150	0.950	0.955
175	0.950	0.955
200+	0.950	0.955

Deductible Disincentive Factor (Lifetime Deductible)		
Deductible	**Employee**	**Child**
0	1.000	1.000
25	0.989	0.989
50	0.980	0.980
75	0.973	0.970
100	0.968	0.965
125	0.968	0.965
150	0.968	0.965
175	0.968	0.965
200+	0.968	0.965

LINE 7 - ADJUSTED CLAIM COST # 2

Below is the second adjusted claim cost for In-Network and Out-of-Network PPO, and Indemnity.

For PPO In-Network:
Adjusted Claim Cost # 2 = Adjusted Claim Cost # 1 x PPO Discount x Deductible Disincentive Factor

For PPO Out-of-Network & Indemnity:
Adjusted Claim Cost # 2 = Adjusted Claim Cost # 1 x U&C Adjustment x Deductible Disincentive Factor

LINE 8 - DEDUCTIBLE CREDIT CALCULATION

A. Deductible Credit Factor: Deductibles may apply to all three types, or just to Type 2 and Type 3 and may be selected as lifetime deductibles or calendar year deductibles.
Deductible credits, based on the amount and type of deductible, are given in the charts below.
The credit for a deductible not listed is calculated via linear interpolation. An example of this is as follows:

EE /SP Credit (Ded to All) for deductible of 40: ((50-40)*1.72 + (40-25)*3.43)/(50-25) = 2.746

Deductible Credit (Calendar Year Deductible)								
	EE / SP Credit		Child Credit					
	Ded to All	Ded 2 & 3	Ded to All			Ded 2 & 3		
Ded			No Limit	2x	3x	No Limit	2x	3x
$0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
$25	1.95	1.04	2.00	0.39	1.38	0.67	0.44	0.63
$50	3.90	2.08	4.00	0.84	2.82	1.34	0.91	1.27
$75	5.83	3.10	5.99	1.42	4.30	1.99	1.36	1.87
$100	7.73	4.08	7.94	2.23	5.82	2.61	1.83	2.47
$125	9.55	5.03	9.79	3.02	7.24	3.20	2.27	3.04
$150	11.26	5.94	11.50	3.85	8.56	3.75	2.69	3.58
$175	12.86	6.79	13.06	4.70	9.77	4.26	3.10	4.08
$200	14.37	7.60	14.46	5.55	10.88	4.73	3.48	4.54

	Deductible Credit (Lifetime Deductible)							
	EE / SP Credit		Child Credit					
	Ded to All	Ded 2 & 3	Ded to All			Ded 2 & 3		
Ded			No Limit	2x	3x	No Limit	2x	3x
$0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
$25	0.91	0.63	0.95	0.23	0.81	0.45	0.29	0.41
$50	1.82	1.24	1.90	0.38	1.27	0.91	0.59	0.83
$75	2.73	1.85	2.85	0.64	1.95	1.33	0.89	1.22
$100	3.63	2.42	3.79	1.01	2.64	1.75	1.19	1.61
$125	4.50	2.99	4.69	1.38	3.29	2.14	1.47	1.98
$150	5.36	3.56	5.58	1.77	3.93	2.54	1.77	2.35
$175	6.19	4.09	6.40	2.17	4.51	2.90	2.04	2.69
$200	7.00	4.61	7.23	2.59	5.07	3.25	2.32	3.02

B. Deductible Type Allocation: The Deductible Type Allocation Table, below, allocates the total deductible credit by type, by size of deductible and the types to which it applies.

Deductible Type Allocation						
	Employee / Spouse					
	Ded to All			Ded 2 & 3		
Deductible	*Type 1*	*Type 2*	*Type 3*	*Type 1*	*Type 2*	*Type 3*
0	1.000	0.000	0.000	0.000	1.000	0.000
25	1.000	0.000	0.000	0.000	1.000	0.000
50	0.977	0.023	0.000	0.000	1.000	0.000
75	0.920	0.080	0.000	0.000	0.999	0.001
100	0.768	0.232	0.000	0.000	0.997	0.003
125	0.691	0.309	0.000	0.000	0.990	0.010
150	0.614	0.386	0.000	0.000	0.983	0.017
175	0.555	0.445	0.000	0.000	0.970	0.030
200	0.496	0.504	0.000	0.000	0.957	0.043
	Child					
	Ded to All			Ded 2 & 3		
Deductible	*Type 1*	*Type 2*	*Type 3*	*Type 1*	*Type 2*	*Type 3*
0	1.000	0.000	0.000	0.000	1.000	0.000
25	1.000	0.000	0.000	0.000	1.000	0.000
50	0.980	0.020	0.000	0.000	1.000	0.000
75	0.940	0.060	0.000	0.000	1.000	0.000
100	0.802	0.198	0.000	0.000	1.000	0.000
125	0.746	0.254	0.000	0.000	1.000	0.000
150	0.690	0.310	0.000	0.000	1.000	0.000
175	0.646	0.354	0.000	0.000	1.000	0.000
200	0.602	0.398	0.000	0.000	1.000	0.000

C. Adjusted Deductible Credit:

Adjusted Deductible Credit = Total Deductible Credit x Deductible Type Allocation Factor

LINE 9 - ADJUSTED CLAIM COST #3

Adjusted Claim Cost # 3 = Adjusted Claim Cost # 2 - Adjusted Deductible Credit

LINE 10 - COINSURANCE OPTIONS

The coinsurance gives the percent that the insurer will pay for each type. The coinsurance for Type 4 cannot be greater than the coinsurance for Type 3, which cannot be greater than or equal to the coinsurance for Type 2, which cannot be greater than the coinsurance for Type 1.

The "standard" coinsurances are 100% for Type 1, 80% for Type 2, 50% for Type 3, and 50% for Type 4 (Ortho).

LINE 11 - BENEFIT RICHNESS ADJUSTMENT

The following formulas are used to develop appropriate utilization adjustments.

The Standard Coinsurance is the Coinsurance percentage from Line 10 for the standard procedure types for each procedure as listed in Line 1.

C_1 = Standard Coinsurance for Type 1
(can be EE coinsurance or CH coinsurance)
C_2 = Standard Coinsurance for Type 2
(can be EE coinsurance or CH coinsurance)
C_3 = Standard Coinsurance for Type 3
(can be EE coinsurance or CH coinsurance)

The Selected Coinsurance is the Coinsurance percentage from Line 10 for the selected procedure types for each procedure. For example, Endodontics is standard type 2, but may be moved to type 3 producing a different selected coinsurance.

S = Selected Coinsurance for procedure type
(can be EE coinsurance or CH coinsurance)

Procedures listed in the Effective Coinsurance Calculation are the Starting Claim Cost for procedures listed in Line 1 and adjusted for any Coverage Adjustment selections as listed in Line 3.

X_1 = Effective Coinsurance for Type 1
(can be EE coinsurance or CH coinsurance)
X_2 = Effective Coinsurance for Type 2
(can be EE coinsurance or CH coinsurance)
X_3 = Effective Coinsurance for Type 3
(can be EE coinsurance or CH coinsurance)

Effective Coinsurance Calculation

$$X_1 = \frac{((\text{Routine Oral Exams} \times S) + (\text{Prophylaxis} \times S) + (\text{Fluoride} \times S) + (\text{X-Rays} \times S) + (\text{Space Maintainers} \times S) + (\text{Sealants} \times S)) \times C_1}{(\text{Routine Oral Exams} \times C_1) + (\text{Prophylaxis} \times C_1) + (\text{Fluoride} \times C_1) + (\text{X-Rays} \times C_1) + (\text{Space Maintainers} \times C_1) + (\text{Sealants} \times C_1)}$$

$$X_2 = \frac{((\text{Brush Biopsy} \times S) + (\text{Palliative} \times S) + (\text{Problem Focused Exams} \times S) + (\text{Consultation} \times S) + (\text{Simple Extractions} \times S) + (\text{Surgical Extractions} \times S) + (\text{Oral Surgery} \times S) + (\text{Anesthesia} \times S) + (\text{Restorations} \times S) + (\text{Stainless Steel or Resin Crown} \times S) + (\text{Periodontal Maintenance} \times S) + (\text{Adjunctive Periodontics} \times S) + (\text{Surgical Periodontics} \times S) + (\text{Endodontics} \times S) + (\text{Repair of Prosthetics} \times S) + (\text{Drugs} \times S)) \times C_2}{(\text{Brush Biopsy} \times C_2) + (\text{Palliative} \times C_2) + (\text{Problem Focused Exams} \times C_2) + (\text{Consultation} \times C_2) + (\text{Simple Extractions} \times C_2) + (\text{Surgical Extractions} \times C_2) + (\text{Oral Surgery} \times C_2) + (\text{Anesthesia} \times C_2) + (\text{Restorations} \times C_2) + (\text{Stainless Steel or Resin Crown} \times C_2) + (\text{Periodontal Maintenance} \times C2) + (\text{Adjunctive Periodontics} \times C2) + (\text{Surgical Periodontics} \times C_2) + (\text{Endodontics} \times C_2) + (\text{Repair of Prosthetics} \times C2) + (\text{Drugs} \times C2)}$$

$$X_3 = \frac{((\text{Misc. Services} \times S) + (\text{Inlays, Onlays, Crowns} \times S) + (\text{Build ups/Posts \& Core} \times S) + (\text{Dentures} \times S) + (\text{Bridges} \times S) + (\text{Other Prosthetics} \times S)) \times C3}{(\text{Misc. Services} \times C_3) + (\text{Inlays, Onlays, Crowns} \times C_3) + (\text{Build ups/Posts \& Core} \times C_3) + (\text{Dentures} \times C_3) + (\text{Bridges} \times C_3) + (\text{Other Prosthetics} \times C_3)}$$

Benefit Richness Adjustment Formulas

	Annual Maximum	
Type 1	$500	$(1.2854 - 0.2173X_1)^{-1} + (1.3212 - 0.4015X_2)^{-1} + (1.0918 - 0.1836X_3)-1 - 2$
	$1,000	$(1.2681 - 0.2521X_1)^{-1} + (1.3212 - 0.4015X_2)^{-1} + (1.0918 - 0.1836X_3)-1 - 2$
	$1,500	$(1.2476 - 0.2476X_1)^{-1} + (1.3212 - 0.4015X_2)^{-1} + (1.0918 - 0.1836X_3)-1 - 2$
	$3,000	$(1.2150 - 0.2664X_1)^{-1} + (1.3212 - 0.4015X_2)^{-1} + (1.0918 - 0.1836X_3)-1 - 2$
Type 2	$500	$(1.0425 - 0.0425X_1)^{-1} + (1.3588 - 0.3079X_2)^{-1} + (1.1890 - 0.3780X_3)-1 - 2$
	$1,000	$(1.0425 - 0.0425X_1)^{-1} + (1.3358 - 0.3672X_2)^{-1} + (1.1890 - 0.3780X_3)-1 - 2$
	$1,500	$(1.0425 - 0.0425X_1)^{-1} + (1.3004 - 0.3755X_2)^{-1} + (1.1890 - 0.3780X_3)-1 - 2$
	$3,000	$(1.0425 - 0.0425X_1)^{-1} + (1.2180 - 0.3763X_2)^{-1} + (1.1890 - 0.3780X_3)-1 - 2$
Type 3	$500	$(1.0407 - 0.0407X_1)^{-1} + (1.1128 - 0.1410X_2)^{-1} + (1.6567 - 0.6467X_3)-1 - 2$
	$1,000	$(1.0407 - 0.0407X_1)^{-1} + (1.1128 - 0.1410X_2)^{-1} + (1.5236 - 0.7863X_3)-1 - 2$
	$1,500	$(1.0407 - 0.0407X_1)^{-1} + (1.1128 - 0.1410X_2)^{-1} + (1.5025 - 1.0050X_3)-1 - 2$
	$3,000	$(1.0407 - 0.0407X_1)^{-1} + (1.1128 - 0.1410X_2)^{-1} + (1.4489 - 1.0798X_3)-1 - 2$

For annual maximums not shown in the table above interpolation is used to calculate the benefit richness adjustment. To interpolate the benefit richness adjustments for a $2000 annual maximum, first the adjustments must be calculated for both a $1,500 and $3,000 annual maximum.
The difference of these two adjustments is multiplied by a ratio as shown in the formula below:

$$\text{adjustment} = \frac{(2000 - 1500)}{(3000 - 1500)} * (ADJ_{3000} - ADJ_{1500}) + ADJ_{1500}$$

ADJ_{1500} = Benefit Richness Adjustment if the Annual Maximum is $1,500
ADJ_{3000} = Benefit Richness Adjustment if the Annual Maximum is $3,000

For annual maximums above $3000, use the benefit richness adjustment for a $3000 annual maximum plan.

LINE 12 - AGE ADJUSTMENT

An age adjustment factor is calculated. In the number column (see below) insert the total number of lives for each age category. This factor does not apply to the child rates (see Child Age Adjustment below).

Age Adjustment

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Age	**Number**	**Type 1**	**(1) x (2)**	**Type 2**	**(1) x (4)**	**Type 3**	**(1) x (6)**
<25	_____	0.93	_____	1.03	_____	0.40	_____
25-29	_____	0.93	_____	1.03	_____	0.40	_____
30-34	_____	0.96	_____	0.99	_____	0.55	_____
35-39	_____	0.97	_____	0.95	_____	0.68	_____
40-44	_____	0.98	_____	0.91	_____	0.82	_____
45-49	_____	0.98	_____	0.96	_____	1.10	_____
50-54	_____	1.02	_____	1.01	_____	1.31	_____
55-59	_____	1.07	_____	1.03	_____	1.58	_____
60-64	_____	1.14	_____	1.11	_____	1.91	_____
>65	_____	1.20	_____	1.21	_____	2.19	_____
Total	_____		_____		_____		_____

Type 1 Factor = _____ sum(3)/sum(1)

Type 2 Factor = _____ sum(5)/sum(1)

Type 3 Factor = _____ sum(7)/sum(1)

An adjustment may be made to change the through age a child is considered a dependent on the policy. The adjustments below apply to child rates. The minimum ages are subject to state minimum age requirements.

Dependent Through Age Adjusment		
Dependent Age	**School Age**	**Adjustment**
18	18	0.872
18	19	0.916
18	20	0.951
18	21	0.978
18	22	1.000
18	23	1.020
18	24	1.037
18	25	1.049
18	26	1.057
18	27	1.063
18	28	1.067
18	29	1.069
18	30	1.070
19	19	0.916
19	20	0.951
19	21	0.978
19	22	1.000
19	23	1.020
19	24	1.037
19	25	1.049
19	26	1.057
19	27	1.063
19	28	1.067
19	29	1.069
19	30	1.070
20	20	0.951
20	21	0.978
20	22	1.000
20	23	1.020
20	24	1.037
20	25	1.049
20	26	1.057
20	27	1.063
20	28	1.067
20	29	1.069
20	30	1.070
21	21	0.978
21	22	1.000
21	23	1.020
21	24	1.037
21	25	1.049
21	26	1.057
21	27	1.063
21	28	1.067
21	29	1.069
21	30	1.070
22	22	1.000
22	23	1.020
22	24	1.037
22	25	1.049
22	26	1.057
22	27	1.063
22	28	1.067
22	29	1.069
22	30	1.070
23	23	1.020
23	24	1.037
23	25	1.049
23	26	1.057
23	27	1.063
23	28	1.067
23	29	1.069
23	30	1.070
24	24	1.037
24	25	1.049
24	26	1.057
24	27	1.063
24	28	1.067
24	29	1.069
24	30	1.070

25	25	1.049
25	26	1.057
25	27	1.063
25	28	1.067
25	29	1.069
25	30	1.070
26	26	1.057
26	27	1.063
26	28	1.067
26	29	1.069
26	30	1.070
27	27	1.063
27	28	1.067
27	29	1.069
27	30	1.070
28	28	1.067
28	29	1.069
28	30	1.070
29	29	1.069
29	30	1.070
30	30	1.070

LINE 13 - ADJUSTED CLAIM COST #4

The Adjusted Claim Cost is the product of the above factors.

Adjusted Claim Cost #4 = Adjusted Claim Cost # 3 x Coinsurance Adjustment x Benefit Richness Adjustment x Age Adjustment

LINE 14 - SPOUSE ADJUSTMENT

The spouse adjustment varies based upon type. The employee and child adjustments are 1.00.

Spouse Adjustment Factor			
	Type 1	**Type 2**	**Type 3**
Factor	1.125	1.109	1.056

LINE 15 - ADJUSTED CLAIM COST # 5

The Adjusted Claim Cost # 5 is a product of the Spouse Adjustment and Adjusted Claim Cost # 4 for each type.

Adjusted Claim Cost # 5 = Adjusted Claim Cost # 4 x Spouse Adjustment

LINE 16 - BENEFIT WAITING PERIOD ADJUSTMENT

The benefit waiting period adjustment varies based upon type of service and type of coverage.
To waive benefit waiting periods for virgin cases, multiply claim costs for types 1, 2, 3, and 4
by 1.15 for true group and 1.2 for voluntary.

Benefit Waiting Period Adjustment						
	True Group					
Length in	Waived for None			Waived for Current		
Months	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.000	1.005	1.145	1.000	1.005	1.145
3	0.964	0.968	1.104	0.966	0.970	1.107
6	0.928	0.933	1.063	0.935	0.939	1.071
12	0.850	0.854	0.974	0.873	0.877	1.000
18	0.789	0.793	0.904	0.841	0.844	0.963
24	0.723	0.726	0.847	0.792	0.796	0.907
	Voluntary					
Length in	Waived for None			Waived for Current		
Months	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.035	1.005	1.263	1.035	1.005	1.263
3	0.998	0.968	1.217	1.000	0.970	1.220
6	0.961	0.933	1.172	0.968	0.939	1.181
12	0.880	0.854	1.073	0.907	0.877	1.102
18	0.817	0.793	0.996	0.871	0.844	1.062
24	0.748	0.726	0.913	0.820	0.796	1.000

LINE 17 - LATE ENTRANT LIMIT ADJUSTMENT

The late entrant limit adjustment varies upon type of coverage.

Late Entrant Limit Adjustment		
Length in Months	True Group	Voluntary
0	1.031	1.000
3	1.023	0.994
6	1.016	0.987
12	1.000	0.974
18	0.987	0.963
24	0.974	0.952

LINE 18 - ADJUSTED CLAIM COST # 6

The Adjusted Claim Cost # 6 is the product of the Adjusted Claim cost # 5, Benefit Waiting Period Adjustment, and Late Entrant Limit Adjustment.

Adjusted Claim Cost # 6 = Adjusted Claim Cost # 5 x Benefit Waiting Period Adjustment x Late Entrant Limit Adjustment

LINE 19 - TOTAL ADJUSTED CLAIM COST

The Total Adjusted Claim Cost is the sum of the Adjusted Claim Costs for each type.

Total Adjusted Claim Cost = Adj Claim Cost # 6 (Type 1) + Adj Claim Cost # 6 (Type 2) + Adj Claim Cost # 6 (Type 3)

LINE 20 - TREND ADJUSTMENT

Current annual trend is 6.5% for PPO business and 7.0% for Indemnity business. The trend adjustment is found using the following formula:

PPO Trend Adjustment = (1 + 0.065)^(# of months from 1/2012 to effective date)/12

Indemnity Trend Adjustment = (1 + 0.07)^(# of months from 1/2012 to effective date)/12

LINE 21 - ANNUAL MAXIMUM ADJUSTMENT

An adjustment is made based upon the maximum amount the insurer will pay for dental benefits per year.
The annual maximum range is also given and adjustments for maximums not listed are determined via linear interpolation. An example of this is as follows:

Adjustment for maximum of 600: ((750-600)*0.854 + (600-500)*0.740)/(750-500) = 0.8084

Annual Maximum Adjustment		
Maximum	**Type 3 not covered**	**Type 3 covered**
500	0.747	0.689
750	0.861	0.832
1,000	0.944	0.929
1,200	0.968	0.963
1,250	0.973	0.971
1,500	0.984	0.984
1,750	1.004	0.994
2,000	1.025	1.000
2,250	1.033	1.005
2,500	1.040	1.009
3,000	1.043	1.012
3,500	1.044	1.013
4,000	1.045	1.014
4,500	1.046	1.015
5,000	1.047	1.016

LINE 22 - STANDARD INDUSTRY CLASSIFICATION (SIC) ADJUSTMENT

The SIC Adjustment, which is based on industry classification, can be found on the table on the following pages.

SIC Factor			
From	To	Factor	Description
100	299	0.916	Agriculture, farming
700	709	0.901	Agricultural services
710	719	0.901	Soil preparation services
720	729	0.901	Crop services
740	759	0.901	Animal services, including veterinary
760	769	0.901	Farm labor and management services
780	789	0.901	Landscape and horticultural services
800	899	0.942	Forestry services
900	999	0.986	Fishing, hunting, trapping
1000	1199	0.943	Mining
1200	1299	0.962	Mining
1300	1309	0.985	Oil and gas extraction
1310	1319	1.034	Crude petroleum and natural gas
1320	1329	1.034	Natural gas liquids
1380	1381	1.034	Drilling oil and gas wells
1382	1399	1.034	Oil and gas field service, misc. oil and gas
1400	1499	0.88	Minerals, sand
1500	1509	0.988	General building contractors
1520	1529	1.018	Residential building contractors
1530	1539	1.018	Operative builders
1540	1599	1.018	Nonresidential building construction
1600	1699	0.842	Heavy construction contractors
1700	1709	0.931	Special trade contractors
1710	1719	0.931	Plumbing, heating, air-conditioning
1720	1729	0.931	Painting and paper hanging
1730	1739	0.931	Electrical work
1740	1749	0.931	Masonry, stonework & plastering
1750	1759	0.931	Carpentry & floor work
1760	1769	0.931	Roofing, siding, and sheet metal work
1770	1779	0.931	Concrete work
1780	1789	0.931	Water well drilling
1790	1791	0.931	Structural steel erection
1792	1794	0.931	Misc. special trade contractors
1795	1795	0.931	Wrecking and demolition work
1796	1799	0.931	Misc. special trade contractors
2000	2019	0.947	Meat products
2020	2029	0.947	Dairy products
2030	2039	0.947	Preserved fruits and vegetables
2040	2049	0.947	Grain mill products
2050	2059	0.947	Bakery products
2060	2069	0.947	Sugar & confectionery products
2070	2079	0.947	Fats and oils
2080	2089	0.947	Beverages
2090	2099	0.947	Miscellaneous food & kindred products
2100	2199	0.843	Tobacco
2200	2299	0.81	Textile & mill products
2300	2399	0.889	Apparel & other textile products
2400	2429	0.811	Lumber, logging and sawmills
2430	2439	0.835	Millwork and plywood products
2440	2449	0.835	Wood containers
2450	2459	0.835	Wood buildings & mobile homes
2490	2499	0.835	Miscellaneous wood products
2500	2599	0.826	Furniture & fixtures
2600	2609	0.86	Paper & allied products
2610	2649	0.86	Pulp and paper mills
2650	2659	0.86	Paperboard containers & boxes
2670	2699	0.86	Miscellaneous converted paper products
2700	2799	1.031	Printing & publishing
2800	2819	1.125	Chemicals and allied products
2820	2849	1.125	Plastics, drugs, detergents
2850	2859	1.125	Paints & allied products
2860	2869	1.125	Industrial organic chemicals
2870	2879	1.125	Agricultural products
2890	2899	1.125	Miscellaneous chemical products
2900	2919	0.958	Petroleum and coal products
2950	2959	0.958	Asphalt, paving & roofing materials
2990	2999	0.958	Miscellaneous petroleum and coal products
3000	3099	0.89	Rubber & misc. plastic products
3100	3199	0.852	Leather & leather products
3200	3299	0.869	Stone, clay, and glass products
3300	3309	0.879	Primary metal industries
3310	3319	0.879	Blast furnace & basic steel products
3320	3329	0.879	Iron & steel foundries
3330	3359	0.879	Primary & secondary nonferrous metal

3360	3369	0.879	Nonferrous foundaries
3390	3399	0.879	Primary metal products, nec
3400	3499	0.922	Metal products, fabricated
3500	3529	0.99	Industrial machinery, computer equipment
3530	3589	1.02	Industrial machinery, computer equipment
3590	3599	0.97	Industrial machinery, computer equipment
3600	3699	1.121	Electronic and other electrical equipment
3700	3709	0.919	Transportation equipment
3710	3719	0.919	Motor vehicles and equipment
3720	3729	0.919	Aircraft and parts
3730	3739	0.919	Ship & boat building and repair
3740	3749	0.919	Railroad equipment
3750	3759	0.919	Motorcycles, bicycles, and parts
3760	3769	0.919	Guided missles & space vehicles
3790	3799	0.919	Miscellaneous transportation equipment
3800	3829	1.213	Instruments & related products
3830	3849	1.131	Instruments & related products
3850	3899	1.166	Instruments & related products
3900	3999	0.966	Miscellaneous manufacturing
4000	4099	0.913	Railroads
4100	4119	0.838	Local passenger transportation
4120	4130	0.838	Taxi Companies
4131	4199	0.838	Local passenger transportation
4200	4212	0.798	Trucking & warehousing
4213	4213	0.798	Over the road trucking
4214	4229	0.798	Trucking & warehousing
4230	4299	0.76	Trucking & warehousing
4300	4399	0.95	U.S. Postal Service
4400	4499	0.823	Water transportation
4500	4599	1.07	Air transportation
4600	4699	0.942	Pipe lines, except natural gas
4700	4799	0.917	Transportation services
4800	4899	1.005	Communication
4900	4949	0.928	Electric, gas, and water services
4950	4959	0.928	Sanitary services
4960	4969	0.928	Steam & air conditioning supply
4970	4979	0.928	Irrigation services
5000	5009	0.97	Wholesale trade - durable goods
5010	5019	0.97	Motor vehicles parts & supplies
5020	5029	1.009	Furniture
5030	5039	0.97	Construction materials
5040	5049	1.009	Professional equipment
5050	5059	0.97	Metals, minerals, except petroleum
5060	5069	1.009	Electrical equipment & appliances
5070	5079	0.97	Heating & refrigeration equipment
5080	5089	1.019	Industrial equipment & machinery
5090	5092	0.97	Misc. durable goods
5093	5093	0.97	Scrap and waste materials
5094	5098	0.97	Misc. durable goods
5099	5099	0.97	Misc. durable goods
5100	5109	0.941	Wholesale trade - nondurable goods
5110	5119	0.941	Paper goods
5120	5129	0.941	Drugs, propietaries, and sundries
5130	5139	0.941	Clothing & footwear
5140	5149	0.941	Food products
5150	5159	0.941	Farm products
5160	5169	0.941	Plastics & chemicals
5170	5179	0.941	Petroleum products
5180	5189	0.941	Alcoholic products
5190	5199	0.941	Miscellaneous nondurable goods
5200	5259	0.946	Building materials - retail
5260	5269	0.946	Nurseries - retail
5270	5299	0.946	Mobile Home Dealers
5300	5399	0.976	General merchandise stores
5400	5499	0.907	Food stores
5500	5529	0.923	Auto dealers
5530	5539	0.923	Automobile supply
5540	5599	0.923	Automobile service stations
5600	5699	0.997	Apparel & accessory stores
5700	5719	1.011	Furniture & home furnishings
5720	5729	1.064	Furniture & home furnishings
5730	5799	1.053	Furniture & home furnishings
5812	5812	0.809	Eating places
5813	5813	0.809	Drinking places (Night Clubs)
5900	5919	0.986	Miscellaneous retail stores
5920	5999	0.939	Miscellaneous retail stores
6000	6059	1.142	Depository institutions, banks
6060	6069	1.085	Depository institutions, banks
6070	6099	1.142	Depository institutions, banks
6100	6109	1.097	Nondepository institutions

6110	6119	1.097	Federal sponsored credit
6140	6149	1.097	Personal credit institutions
6150	6159	1.097	Business credit institutions
6160	6169	1.097	Mortgage bankers & correspondents
6200	6289	1.168	Security and commodity brokers & services
6300	6399	1.101	Insurance carriers
6400	6499	1.126	Insurance agents (M) & brokers (P)
6500	6529	0.9759	Real estate
6530	6539	0.993	Real estate
6540	6599	0.976	Real estate
6700	6799	1.087	Holding & other investment offices
7000	7011	0.944	Hotels, motels and other lodging
7012	7012	0.944	Casinos
7013	7029	0.944	Hotels, motels and other lodging
7030	7039	0.944	Camps & RV parks
7040	7049	0.944	Membership basis organization hotels
7200	7219	0.996	Laundry, cleaning, and garment services
7220	7229	0.996	Photographic studios
7230	7249	0.996	Beauty & barber shops
7250	7259	0.996	Shoe repair & shoeshine parlors
7260	7269	0.996	Funeral service & crematories
7270	7299	0.996	Miscellaneous personal services
7300	7309	1.026	Business services
7310	7319	1.026	Advertising agencies
7320	7329	1.026	Credit reporting & collection
7330	7339	1.026	Mailing, reproduction, and stenography services
7340	7349	1.026	Building maintenance
7350	7359	1.026	Equipment rental & leasing
7360	7369	1.026	Employment agencies
7370	7379	1.099	Computer related services
7380	7389	0.995	Miscellaneous business services
7500	7519	0.914	Automobile rental
7520	7529	0.914	Parking lots
7530	7539	0.914	Autobody repair
7540	7549	0.914	Car washes, wrecker services, road services, etc.
7600	7699	0.923	Electronic, jewelry and other repair shops
7800	7899	0.99	Motion pictures including video rental
7900	7999	0.993	Amusement & recreation
8010	8019	1.046	Offices and clinics of medical doctors
8020	8029	1.057	Offices & clinics of dentists
8030	8039	1.057	Offices of osteopathic physicians
8040	8049	1.015	Offices of other health practitioners
8050	8059	0.978	Nursing care facilities
8060	8069	1.004	Hospitals
8070	8079	1.057	Laboratories
8080	8089	1.057	Home health care
8090	8099	1.025	Other health & allied services
8100	8199	1.14	Legal services
8200	8219	1.028	Educational services
8220	8299	1.055	Educational services
8300	8399	0.897	Social services
8400	8499	0.987	Museums, botanical, zoological gardens
8600	8609	1.017	Membership organizations
8610	8619	1.017	Business associations
8620	8629	1.017	Professional organizations
8630	8639	1.017	Labor organizations
8640	8649	1.017	Civic and social organizations
8650	8659	1.017	Political organizations
8660	8669	1.017	Religious organizations
8690	8699	1.017	Other membership organizations
8700	8739	1.094	Engineering, accounting, research and management
8740	8799	1.029	Engineering, accounting, research and management
8800	8899	1.4	Private households
8900	8999	1.031	Services, nec.
9100	9119	0.985	Executive, legislative, & general gov't
9120	9189	0.965	Executive, legislative, & general gov't
9190	9199	0.985	Executive, legislative, & general gov't
9200	9299	0.961	Justice, public order & safety
9300	9399	0.999	Finance, taxation & monetary policy
9400	9499	0.985	Administration of human resources
9500	9599	0.94	Environmental quality & housing
9600	9699	1.011	Administration of economic programs
9700	9799	0.987	National security & international affairs
9900	9999	1.458	Non-classifiable establishments

LINE 23 - CONTRIBUTION ADJUSTMENT

The following adjustment is based on the Employer Contribution Percent and the current insurance status. Intermediate Contribution Percents can be linearly interpolated. An example of this is as follows:

Contribution Adjustment for 12% participation for No Prior Insurance: ((.15-.12)*1.670 + (.12-.10)*1.595)/(.15-.10) = 1.640

Note: If the Employer Contribution is 0%, the plan is called "Voluntary"; otherwise the plan is called "True".

For True plans this adjustment will now be based on the participation of the group. Participation will be determined by taking the number of employees participating in the plan divided by the total number of employees eligible for coverage. The total number of employees eligible for coverage should not include employees covered under their spouses dental plan. If the participation of the group is not known the average factors shown at the bottom of the second table will be used.

Contribution Adjustment Table (Voluntary)	
No Prior Coverage	**Prior Coverage**
1.220	1.109

Contribution Adjustment Table (True)		
Participation	**No Prior Insurance**	**Prior Coverage**
5%	1.725	1.568
10%	1.670	1.518
15%	1.595	1.450
20%	1.522	1.384
25%	1.429	1.299
30%	1.352	1.229
35%	1.298	1.180
40%	1.255	1.141
45%	1.220	1.109
50%	1.192	1.084
55%	1.167	1.061
60%	1.143	1.039
65%	1.126	1.024
70%	1.113	1.012
75%	1.100	1.000
80%	1.100	1.000
85%	1.100	1.000
90%	1.100	1.000
95%	1.100	1.000
100%	1.045	0.950
Average	1.220	1.109

LINE 24 - AREA ADJUSTMENT

The area adjustment combines two types of factors, the utilization of the area and the average charge level of the dental care received. Shown on the table on the following pages are the area adjustments based on 3 digit zip codes.

Area Factor		
Zip Code	**PPO Factor**	**Indemnity Factor**
2	0.99	0.99
3	0.78	0.78
5	1.22	1.22
10	0.88	0.88
11	0.85	0.85
12	0.90	0.90
13	0.93	0.93
14	0.91	0.91
15	0.93	0.93
16	0.90	0.90
17	1.04	1.04
18	0.96	0.96
19	1.01	1.01
20	1.01	1.01
21	0.98	0.98
22	0.99	0.99
23	0.97	0.97
24	0.98	0.98
25	1.03	1.03
26	0.97	0.97
27	0.88	0.88
28	0.83	0.83
29	0.87	0.87
30	0.92	0.92
31	0.93	0.93
32	0.89	0.89
33	0.85	0.85
34	0.92	0.92
35	0.89	0.89
36	0.88	0.88
37	0.93	0.93
38	0.87	0.87
39	0.79	0.79
40	0.80	0.80
41	0.82	0.82
42	0.76	0.76
43	0.74	0.74
44	0.83	0.83
45	0.74	0.74
46	0.79	0.79
47	0.80	0.80
48	0.80	0.80
49	0.73	0.73
50	0.74	0.74
51	0.78	0.78
52	0.80	0.80
53	0.79	0.79
54	0.84	0.84
55	1.00	1.00
56	0.76	0.76
57	0.78	0.78
58	0.77	0.77
59	0.78	0.78

60	0.90	0.90
61	0.89	0.89
62	0.97	0.97
63	0.97	0.97
64	0.88	0.88
65	0.86	0.86
66	1.04	1.04
67	0.87	0.87
68	0.92	0.92
69	0.93	0.93
70	1.02	1.02
71	0.99	0.99
72	1.02	1.02
73	1.01	1.01
74	1.05	1.05
75	1.04	1.04
76	0.98	0.98
77	1.00	1.00
78	1.05	1.05
79	1.03	1.03
80	0.77	0.77
81	0.79	0.79
82	0.83	0.83
83	0.86	0.86
84	0.84	0.84
85	0.80	0.80
86	0.82	0.82
87	0.93	0.93
88	0.88	0.88
89	1.10	1.10
100	1.15	1.15
101	1.16	1.16
102	1.30	1.30
103	1.21	1.21
104	1.15	1.15
105	1.12	1.12
106	1.11	1.11
107	1.14	1.14
108	1.11	1.11
109	1.05	1.05
110	1.25	1.25
111	1.16	1.16
112	1.16	1.16
113	1.28	1.28
114	1.31	1.31
115	1.10	1.10
116	1.10	1.10
117	1.06	1.06
118	1.15	1.15
119	1.06	1.06
120	0.78	0.78
121	0.78	0.78
122	0.76	0.76
123	0.81	0.81
124	0.80	0.80
125	0.82	0.82
126	0.80	0.80
127	0.80	0.80
128	0.72	0.72
129	0.71	0.71
130	0.76	0.76
131	0.76	0.76
132	0.72	0.72
133	0.70	0.70
134	0.69	0.69
135	0.71	0.71
136	0.68	0.68
137	0.69	0.69
138	0.72	0.72
139	0.69	0.69
140	0.70	0.70
141	0.70	0.70
142	0.72	0.72
143	0.70	0.70
144	0.74	0.74
145	0.74	0.74
146	0.68	0.68
147	0.70	0.70
148	0.72	0.72
149	0.72	0.72

150	0.59	0.59
151	0.61	0.61
152	0.59	0.59
153	0.69	0.69
154	0.68	0.68
155	0.63	0.63
156	0.68	0.68
157	0.68	0.68
158	0.64	0.64
159	0.64	0.64
160	0.75	0.75
161	0.66	0.66
162	0.67	0.67
163	0.65	0.65
164	0.65	0.65
165	0.67	0.67
166	0.67	0.67
167	0.62	0.62
168	0.64	0.64
169	0.64	0.64
170	0.66	0.66
171	0.64	0.64
172	0.65	0.65
173	0.68	0.68
174	0.67	0.67
175	0.68	0.68
176	0.67	0.67
177	0.58	0.58
178	0.60	0.60
179	0.62	0.62
180	0.78	0.78
181	0.78	0.78
182	0.67	0.67
183	0.82	0.82
184	0.65	0.65
185	0.65	0.65
186	0.67	0.67
187	0.66	0.66
188	0.64	0.64
189	0.79	0.79
190	0.74	0.74
191	0.70	0.70
192	0.84	0.84
193	0.81	0.81
194	0.82	0.82
195	0.69	0.69
196	0.69	0.69
197	0.76	0.76
198	0.76	0.76
199	0.72	0.72
200	0.87	0.87
201	0.92	0.92
202	0.89	0.89
203	0.89	0.89
204	0.89	0.89
205	0.89	0.89
206	0.73	0.73
207	0.68	0.68
208	0.79	0.79
209	0.80	0.80
210	0.68	0.68
211	0.69	0.69
212	0.66	0.66
214	0.73	0.73
215	0.73	0.73
216	0.67	0.67
217	0.72	0.72
218	0.67	0.67
219	0.75	0.75
220	0.84	0.84
221	0.76	0.76
222	0.76	0.76
223	0.76	0.76
224	0.68	0.68
225	0.68	0.68
226	0.58	0.58
227	0.61	0.61
228	0.62	0.62
229	0.65	0.65
230	0.71	0.71

231	0.67	0.67
232	0.66	0.66
233	0.69	0.69
234	0.69	0.69
235	0.72	0.72
236	0.64	0.64
237	0.72	0.72
238	0.67	0.67
239	0.62	0.62
240	0.57	0.57
241	0.61	0.61
242	0.62	0.62
243	0.64	0.64
244	0.56	0.56
245	0.55	0.55
246	0.59	0.59
247	0.57	0.57
248	0.60	0.60
249	0.59	0.59
250	0.61	0.61
251	0.60	0.60
252	0.58	0.58
253	0.61	0.61
254	0.55	0.55
255	0.61	0.61
256	0.61	0.61
257	0.61	0.61
258	0.62	0.62
259	0.59	0.59
260	0.60	0.60
261	0.60	0.60
262	0.62	0.62
263	0.59	0.59
264	0.60	0.60
265	0.59	0.59
266	0.58	0.58
267	0.63	0.63
268	0.58	0.58
270	0.66	0.66
271	0.75	0.75
272	0.68	0.68
273	0.72	0.72
274	0.80	0.80
275	0.81	0.81
276	0.83	0.83
277	0.87	0.87
278	0.71	0.71
279	0.69	0.69
280	0.78	0.78
281	0.73	0.73
282	0.84	0.84
283	0.66	0.66
284	0.66	0.66
285	0.68	0.68
286	0.68	0.68
287	0.72	0.72
288	0.71	0.71
289	0.69	0.69
290	0.66	0.66
291	0.65	0.65
292	0.67	0.67
293	0.59	0.59
294	0.64	0.64
295	0.60	0.60
296	0.63	0.63
297	0.68	0.68
298	0.69	0.69
299	0.63	0.63
300	0.85	0.85
301	0.69	0.69
302	0.75	0.75
303	0.86	0.86
304	0.68	0.68
305	0.69	0.69
306	0.73	0.73
307	0.64	0.64
308	0.70	0.70
309	0.70	0.70
310	0.61	0.61
311	0.86	0.86

312	0.66	0.66
313	0.66	0.66
314	0.64	0.64
315	0.65	0.65
316	0.61	0.61
317	0.64	0.64
318	0.64	0.64
319	0.61	0.61
320	0.80	0.80
321	0.63	0.63
322	0.72	0.72
323	0.68	0.68
324	0.69	0.69
325	0.67	0.67
326	0.74	0.74
327	0.80	0.80
328	0.75	0.75
329	0.77	0.77
330	1.03	1.03
331	1.26	1.26
332	1.05	1.05
333	0.87	0.87
334	0.89	0.89
335	0.79	0.79
336	0.83	0.83
337	0.77	0.77
338	0.73	0.73
339	0.71	0.71
341	0.87	0.87
342	0.81	0.81
344	0.73	0.73
346	0.84	0.84
347	0.74	0.74
349	0.75	0.75
350	0.54	0.54
351	0.54	0.54
352	0.60	0.60
354	0.51	0.51
355	0.50	0.50
356	0.55	0.55
357	0.57	0.57
358	0.57	0.57
359	0.55	0.55
360	0.57	0.57
361	0.56	0.56
362	0.57	0.57
363	0.56	0.56
364	0.59	0.59
365	0.60	0.60
366	0.59	0.59
367	0.56	0.56
368	0.56	0.56
369	0.57	0.57
370	0.63	0.63
371	0.62	0.62
372	0.67	0.67
373	0.59	0.59
374	0.54	0.54
375	0.62	0.62
376	0.56	0.56
377	0.57	0.57
378	0.58	0.58
379	0.61	0.61
380	0.59	0.59
381	0.60	0.60
382	0.59	0.59
383	0.53	0.53
384	0.55	0.55
385	0.57	0.57
386	0.60	0.60
387	0.54	0.54
388	0.62	0.62
389	0.55	0.55
390	0.63	0.63
391	0.63	0.63
392	0.62	0.62
393	0.55	0.55
394	0.60	0.60
395	0.59	0.59
396	0.58	0.58

397	0.62	0.62
398	0.66	0.66
399	0.88	0.88
400	0.59	0.59
401	0.63	0.63
402	0.57	0.57
403	0.61	0.61
404	0.57	0.57
405	0.60	0.60
406	0.53	0.53
407	0.53	0.53
408	0.52	0.52
409	0.54	0.54
410	0.61	0.61
411	0.58	0.58
412	0.56	0.56
413	0.56	0.56
414	0.56	0.56
415	0.60	0.60
416	0.61	0.61
417	0.57	0.57
418	0.55	0.55
420	0.53	0.53
421	0.57	0.57
422	0.58	0.58
423	0.57	0.57
424	0.55	0.55
425	0.52	0.52
426	0.52	0.52
427	0.54	0.54
430	0.79	0.79
431	0.79	0.79
432	0.75	0.75
433	0.63	0.63
434	0.72	0.72
435	0.72	0.72
436	0.72	0.72
437	0.59	0.59
438	0.61	0.61
439	0.59	0.59
440	0.73	0.73
441	0.77	0.77
442	0.69	0.69
443	0.70	0.70
444	0.68	0.68
445	0.69	0.69
446	0.65	0.65
447	0.62	0.62
448	0.62	0.62
449	0.62	0.62
450	0.67	0.67
451	0.66	0.66
452	0.61	0.61
453	0.63	0.63
454	0.67	0.67
455	0.61	0.61
456	0.64	0.64
457	0.59	0.59
458	0.60	0.60
459	0.70	0.70
460	0.80	0.80
461	0.88	0.88
462	0.80	0.80
463	0.65	0.65
464	0.67	0.67
465	0.78	0.78
466	0.82	0.82
467	0.64	0.64
468	0.69	0.69
469	0.70	0.70
470	0.64	0.64
471	0.68	0.68
472	0.68	0.68
473	0.69	0.69
474	0.68	0.68
475	0.67	0.67
476	0.61	0.61
477	0.61	0.61
478	0.63	0.63
479	0.70	0.70

480	0.93	0.93
481	0.90	0.90
482	0.82	0.82
483	0.97	0.97
484	0.78	0.78
485	0.78	0.78
486	0.76	0.76
487	0.75	0.75
488	0.84	0.84
489	0.83	0.83
490	0.80	0.80
491	0.77	0.77
492	0.77	0.77
493	0.88	0.88
494	0.85	0.85
495	0.82	0.82
496	0.82	0.82
497	0.83	0.83
498	0.72	0.72
499	0.71	0.71
500	0.67	0.67
501	0.64	0.64
502	0.65	0.65
503	0.67	0.67
504	0.64	0.64
505	0.65	0.65
506	0.64	0.64
507	0.63	0.63
508	0.60	0.60
509	0.66	0.66
510	0.61	0.61
511	0.67	0.67
512	0.60	0.60
513	0.64	0.64
514	0.63	0.63
515	0.64	0.64
516	0.66	0.66
520	0.68	0.68
521	0.66	0.66
522	0.67	0.67
523	0.66	0.66
524	0.66	0.66
525	0.63	0.63
526	0.64	0.64
527	0.64	0.64
528	0.66	0.66
530	0.85	0.85
531	0.84	0.84
532	0.80	0.80
534	0.81	0.81
535	0.74	0.74
537	0.79	0.79
538	0.74	0.74
539	0.73	0.73
540	0.83	0.83
541	0.89	0.89
542	0.82	0.82
543	0.81	0.81
544	0.80	0.80
545	0.77	0.77
546	0.71	0.71
547	0.75	0.75
548	0.78	0.78
549	0.81	0.81
550	0.88	0.88
551	0.90	0.90
553	0.95	0.95
554	0.90	0.90
555	0.86	0.86
556	0.76	0.76
557	0.75	0.75
558	0.74	0.74

559	0.81	0.81
560	0.77	0.77
561	0.73	0.73
562	0.74	0.74
563	0.76	0.76
564	0.68	0.68
565	0.73	0.73
566	0.79	0.79
567	0.76	0.76
570	0.71	0.71
571	0.72	0.72
572	0.67	0.67
573	0.66	0.66
574	0.66	0.66
575	0.66	0.66
576	0.68	0.68
577	0.69	0.69
580	0.78	0.78
581	0.75	0.75
582	0.73	0.73
583	0.72	0.72
584	0.63	0.63
585	0.70	0.70
586	0.71	0.71
587	0.63	0.63
588	0.60	0.60
590	0.76	0.76
591	0.77	0.77
592	0.72	0.72
593	0.72	0.72
594	0.78	0.78
595	0.71	0.71
596	0.75	0.75
597	0.73	0.73
598	0.77	0.77
599	0.72	0.72
600	0.98	0.98
601	0.90	0.90
602	0.84	0.84
603	0.98	0.98
604	0.82	0.82
605	0.91	0.91
606	0.82	0.82
607	0.82	0.82
608	0.83	0.83
609	0.68	0.68
610	0.78	0.78
611	0.74	0.74
612	0.70	0.70
613	0.65	0.65
614	0.67	0.67
615	0.69	0.69
616	0.68	0.68
617	0.76	0.76
618	0.71	0.71
619	0.63	0.63
620	0.63	0.63
622	0.66	0.66
623	0.62	0.62
624	0.65	0.65
625	0.65	0.65
626	0.68	0.68
627	0.72	0.72
628	0.65	0.65
629	0.63	0.63
630	0.74	0.74
631	0.69	0.69
633	0.74	0.74
634	0.63	0.63
635	0.56	0.56
636	0.55	0.55
637	0.55	0.55
638	0.61	0.61
639	0.55	0.55
640	0.71	0.71

641	0.69	0.69
644	0.65	0.65
645	0.65	0.65
646	0.59	0.59
647	0.61	0.61
648	0.63	0.63
649	0.70	0.70
650	0.55	0.55
651	0.53	0.53
652	0.56	0.56
653	0.54	0.54
654	0.58	0.58
655	0.56	0.56
656	0.64	0.64
657	0.65	0.65
658	0.62	0.62
660	0.73	0.73
661	0.72	0.72
662	0.80	0.80
664	0.65	0.65
665	0.65	0.65
666	0.69	0.69
667	0.67	0.67
668	0.70	0.70
669	0.67	0.67
670	0.68	0.68
671	0.66	0.66
672	0.67	0.67
673	0.66	0.66
674	0.64	0.64
675	0.67	0.67
676	0.68	0.68
677	0.67	0.67
678	0.65	0.65
679	0.68	0.68
680	0.64	0.64
681	0.81	0.81
683	0.64	0.64
684	0.63	0.63
685	0.71	0.71
686	0.59	0.59
687	0.58	0.58
688	0.63	0.63
689	0.63	0.63
690	0.61	0.61
691	0.59	0.59
692	0.59	0.59
693	0.59	0.59
700	0.61	0.61
701	0.62	0.62
703	0.54	0.54
704	0.66	0.66
705	0.55	0.55
706	0.55	0.55
707	0.67	0.67
708	0.67	0.67
710	0.60	0.60
711	0.63	0.63
712	0.64	0.64
713	0.64	0.64
714	0.61	0.61
716	0.60	0.60
717	0.61	0.61
718	0.60	0.60
719	0.60	0.60
720	0.67	0.67
721	0.70	0.70
722	0.64	0.64
723	0.72	0.72

724	0.69	0.69
725	0.69	0.69
726	0.68	0.68
727	0.68	0.68
728	0.62	0.62
729	0.63	0.63
730	0.71	0.71
731	0.69	0.69
733	0.82	0.82
734	0.57	0.57
735	0.59	0.59
736	0.58	0.58
737	0.59	0.59
738	0.63	0.63
739	0.63	0.63
740	0.58	0.58
741	0.59	0.59
743	0.57	0.57
744	0.58	0.58
745	0.62	0.62
746	0.61	0.61
747	0.59	0.59
748	0.60	0.60
749	0.59	0.59
750	0.92	0.92
751	0.73	0.73
752	0.76	0.76
753	0.73	0.73
754	0.64	0.64
755	0.59	0.59
756	0.63	0.63
757	0.62	0.62
758	0.57	0.57
759	0.57	0.57
760	0.77	0.77
761	0.77	0.77
762	0.73	0.73
763	0.74	0.74
764	0.66	0.66
765	0.61	0.61
766	0.57	0.57
767	0.57	0.57
768	0.64	0.64
769	0.61	0.61
770	0.75	0.75
772	0.74	0.74
773	0.77	0.77
774	0.81	0.81
775	0.70	0.70
776	0.61	0.61
777	0.65	0.65
778	0.64	0.64
779	0.60	0.60
780	0.65	0.65
781	0.66	0.66
782	0.57	0.57
783	0.57	0.57
784	0.61	0.61
785	0.57	0.57
786	0.73	0.73
787	0.78	0.78
788	0.60	0.60
789	0.66	0.66
790	0.61	0.61
791	0.61	0.61
792	0.62	0.62
793	0.56	0.56
794	0.56	0.56
795	0.60	0.60
796	0.59	0.59
797	0.56	0.56
798	0.60	0.60
799	0.60	0.60
800	0.90	0.90

801	0.89	0.89
802	0.85	0.85
803	0.91	0.91
804	0.92	0.92
805	0.83	0.83
806	0.84	0.84
807	0.86	0.86
808	0.85	0.85
809	0.87	0.87
810	0.84	0.84
811	0.83	0.83
812	0.77	0.77
813	0.77	0.77
814	0.77	0.77
815	0.77	0.77
816	0.87	0.87
820	0.74	0.74
821	0.73	0.73
822	0.75	0.75
823	0.74	0.74
824	0.73	0.73
825	0.76	0.76
826	0.74	0.74
827	0.74	0.74
828	0.76	0.76
829	0.74	0.74
830	0.73	0.73
831	0.73	0.73
832	0.73	0.73
833	0.68	0.68
834	0.76	0.76
835	0.82	0.82
836	0.68	0.68
837	0.75	0.75
838	0.83	0.83
840	0.81	0.81
841	0.75	0.75
842	0.78	0.78
843	0.82	0.82
844	0.84	0.84
845	0.77	0.77
846	0.84	0.84
847	0.84	0.84
850	0.77	0.77
851	0.75	0.75
852	0.82	0.82
853	0.74	0.74
855	0.66	0.66
856	0.64	0.64
857	0.71	0.71
859	0.68	0.68
860	0.71	0.71
863	0.69	0.69
864	0.67	0.67
865	0.64	0.64
870	0.70	0.70
871	0.69	0.69
872	0.65	0.65
873	0.69	0.69
874	0.70	0.70
875	0.69	0.69
877	0.70	0.70
878	0.64	0.64
879	0.61	0.61
880	0.61	0.61
881	0.61	0.61
882	0.62	0.62
883	0.61	0.61
884	0.65	0.65
885	0.63	0.63
889	0.83	0.83

890	0.74	0.74
891	0.73	0.73
893	0.89	0.89
894	0.86	0.86
895	0.87	0.87
897	0.85	0.85
898	0.88	0.88
900	1.12	1.12
901	1.06	1.06
902	1.09	1.09
903	1.08	1.08
904	0.90	0.90
905	0.96	0.96
906	1.06	1.06
907	1.02	1.02
908	0.93	0.93
910	0.99	0.99
911	0.92	0.92
912	1.00	1.00
913	1.00	1.00
914	0.98	0.98
915	0.97	0.97
916	0.95	0.95
917	1.10	1.10
918	0.89	0.89
919	0.91	0.91
920	0.88	0.88
921	0.93	0.93
922	0.81	0.81
923	0.81	0.81
924	0.89	0.89
925	0.81	0.81
926	1.16	1.16
927	0.96	0.96
928	1.08	1.08
930	1.03	1.03
931	0.88	0.88
932	0.81	0.81
933	0.81	0.81
934	0.87	0.87
935	0.81	0.81
936	0.87	0.87
937	0.89	0.89
938	0.91	0.91
939	1.00	1.00
940	1.20	1.20
941	1.09	1.09
942	0.97	0.97
943	1.20	1.20
944	1.31	1.31
945	1.20	1.20
946	1.08	1.08
947	1.20	1.20
948	1.20	1.20
949	1.20	1.20
950	1.38	1.38
951	1.38	1.38
952	1.04	1.04
953	1.09	1.09
954	1.06	1.06
955	1.00	1.00
956	1.02	1.02
957	1.12	1.12
958	0.97	0.97
959	0.96	0.96
960	0.95	0.95
961	0.98	0.98
967	0.91	0.91
968	0.92	0.92
970	1.01	1.01
971	1.01	1.01
972	0.99	0.99
973	0.87	0.87

974	0.82	0.82
975	0.77	0.77
976	0.74	0.74
977	0.74	0.74
978	0.80	0.80
979	0.78	0.78
980	1.08	1.08
981	1.01	1.01
982	0.95	0.95
983	1.00	1.00
984	0.99	0.99
985	0.93	0.93
986	1.00	1.00
988	0.99	0.99
989	1.01	1.01
990	0.90	0.90
991	0.90	0.90
992	0.87	0.87
993	0.98	0.98
994	0.95	0.95
995	1.07	1.07
996	1.12	1.12
997	1.06	1.06
998	1.13	1.13
999	1.14	1.14

LINE 25 - GROUP SIZE ADJUSTMENT

The group size factor adjusts rates according to the number of participants.
Groups sizes are subject to state minimums.

Size Adjustment Factor		
Range	True	Voluntary
0 to 1	1.50	1.50
2 to 4	1.05	1.05
5 to 9	1.00	1.00
10 to 24	1.00	1.00
25 to 49	1.00	1.00
50 to 99	1.00	1.00
100 +	0.95	0.95

LINE 26 - COB ADJUSTMENT

The COB adjustment varies based upon covered person.

COB Adjustment Factor			
	Employee	**Spouse**	**Child**
Factor	1.000	0.961	0.976

LINE 27 - ADJUSTED CLAIM COSTS WITHOUT ORTHO

This claim cost is the product of the previous steps as shown below.

Adjusted Claim Cost without Ortho = Total Adj Claim Cost x Trend Adj x Annual Max Adj x SIC Adj x Contribution Adj. x Area Factor x Group Size Adj x COB Adjustment

LINE 28 - ORTHODONTIC CLAIM COST

A. The orthodontic net amount is based on the orthodontic lifetime maximum and which type of orthodontic coverage is chosen: child or family.

Orthodontics Net Amount Adjustment				
Lifetime	**Child Only**		**Family**	
Maximum	EE	CH	EE	CH
0	0.000	0.000	0.000	0.000
500	0.000	1.200	0.180	1.200
750	0.000	1.800	0.270	1.800
1000	0.000	2.400	0.360	2.400
1200	0.000	2.880	0.432	2.880
1250	0.000	3.000	0.450	3.000
1500	0.000	3.600	0.540	3.600
1750	0.000	3.950	0.600	3.950
2000	0.000	4.250	0.650	4.250
2250	0.000	4.500	0.690	4.500
2500	0.000	4.700	0.720	4.700
3000	0.000	5.000	0.770	5.000
3500	0.000	5.250	0.810	5.250
4000	0.000	5.480	0.845	5.480
4500	0.000	5.700	0.878	5.700
5000	0.000	5.900	0.910	5.900

* Intermediate values will be linearly interpolated from the above table. An example of this is as follows:

Ortho Adjustment for Family (CH) for Lifetime Maximum of 550: ((750-550)*1.200 + (550-500)*1.800)/(750-500) = 1.320

B. The utilization factor can be found on the following chart, listed by 3 digit zip codes.

Utilitzation Adjustment	
Zip Code	**Factor**
2	1.026
3	0.869
5	1.011
10	1.111
11	1.111
12	1.154
13	1.111
14	1.080
15	1.080
16	1.080
17	1.154
18	1.154
19	1.154
20	1.154
21	1.154
22	1.154
23	1.154
24	1.154
25	1.154
26	1.154
27	1.001
28	1.001
29	1.001
30	1.034
31	1.034
32	1.026
33	1.026
34	1.026
35	1.026
36	1.026
37	1.026

38	1.034
39	1.004
40	1.004
41	1.004
42	0.952
43	0.937
44	0.952
45	0.937
46	0.937
47	0.937
48	0.937
49	0.937
50	1.036
51	1.036
52	1.036
53	1.036
54	1.061
55	1.036
56	1.036
57	1.036
58	1.036
59	1.036
60	1.154
61	1.154
62	1.154
63	1.137
64	1.154
65	1.154
66	1.154
67	1.154
68	1.154
69	1.154
70	1.154
71	1.154
72	1.154
73	1.154
74	1.154
75	1.154
76	1.154
77	1.154
78	1.089
79	1.154
80	1.083
81	1.083
82	1.092
83	0.918
84	1.092
85	1.092
86	1.092
87	1.154
88	1.154
89	1.154
90	1.011
91	1.011
92	1.011
93	1.011
94	1.011
95	1.011
96	1.011
97	1.011
98	1.011
99	1.011
100	1.154
101	1.154
102	1.154
103	1.154
104	1.154
105	1.154
106	1.154
107	1.154
108	1.154
109	1.112
110	1.154
111	1.154
112	1.154
113	1.154
114	1.154
115	1.154
116	1.154
117	1.154

118	1.154
119	1.154
120	1.132
121	1.132
122	1.132
123	1.132
124	1.087
125	1.087
126	1.112
127	1.011
128	1.087
129	1.011
130	1.094
131	1.094
132	1.094
133	1.087
134	1.087
135	1.087
136	1.011
137	1.087
138	1.087
139	1.087
140	1.154
141	1.154
142	1.154
143	1.154
144	1.132
145	1.132
146	1.132
147	1.011
148	1.087
149	1.087
150	1.142
151	1.142
152	1.142
153	1.142
154	1.142
155	0.990
156	1.142
157	0.990
158	0.990
159	1.040
160	1.142
161	1.017
162	0.990
163	0.990
164	1.040
165	1.040
166	1.040
167	0.990
168	1.040
169	0.990
170	1.091
171	1.091
172	0.990
173	1.040
174	1.040
175	1.040
176	1.040
177	1.040
178	0.990
179	0.990
180	1.089
181	1.089
182	1.089
183	1.154
184	1.130
185	1.130
186	1.130
187	1.130
188	0.990
189	1.125
190	1.125
191	1.125
193	1.125
194	1.125
195	1.040
196	1.040
197	0.918
198	0.918

199	0.853
200	1.071
201	1.071
202	1.071
203	1.071
204	1.071
205	1.071
206	1.071
207	1.071
208	1.154
209	1.154
210	1.074
211	1.074
212	1.074
213	1.009
214	1.074
215	1.030
216	1.009
217	1.030
218	1.030
219	0.918
220	1.071
221	1.071
222	1.071
223	1.071
224	1.071
225	1.071
226	0.930
227	0.869
228	0.930
229	0.930
230	0.998
231	0.922
232	0.998
233	0.922
234	0.922
235	0.922
236	0.922
237	0.922
238	0.998
239	0.869
240	0.930
241	0.930
242	0.913
243	0.869
244	0.869
245	0.930
246	0.869
247	0.863
248	0.863
249	0.863
250	0.939
251	0.939
252	0.863
253	0.939
254	1.030
255	0.939
256	0.863
257	0.939
258	0.863
259	0.863
260	0.965
261	0.939
262	0.863
263	0.863
264	0.863
265	0.939
266	0.863
267	0.930
268	0.863
270	0.865
271	0.865
272	0.884
273	0.884
274	0.884
275	0.884
276	0.884
277	0.865
278	0.865
279	0.922

280	0.873
281	0.873
282	0.873
283	0.865
284	0.865
285	0.865
286	0.865
287	0.865
288	0.865
289	0.853
290	0.892
291	0.892
292	0.892
293	0.853
294	0.920
295	0.853
296	0.853
297	0.873
298	0.897
299	0.853
300	0.879
301	0.879
302	0.879
303	0.879
304	0.853
305	0.853
306	0.853
307	0.853
308	0.897
309	0.897
310	0.853
311	0.853
312	0.853
313	0.853
314	0.853
315	0.853
316	0.853
317	0.853
318	0.853
319	0.853
320	0.929
321	0.962
322	0.929
323	0.962
324	0.962
325	0.962
326	0.962
327	0.934
328	0.934
329	0.962
330	0.998
331	0.998
332	0.998
333	1.000
334	1.091
335	0.971
336	0.971
337	0.971
338	0.962
339	0.962
340	0.855
341	0.962
342	0.962
344	0.962
346	0.971
347	0.934
349	0.962
350	0.930

351	0.930
352	0.930
354	0.880
355	0.853
356	0.880
357	0.880
358	0.880
359	0.880
360	0.880
361	0.880
362	0.880
363	0.880
364	0.853
365	0.880
366	0.880
367	0.853
368	0.853
369	0.853
370	0.932
371	0.932
372	0.932
373	0.913
374	0.913
375	0.853
376	0.913
377	0.965
378	0.965
379	0.965
380	0.937
381	0.937
382	0.853
383	0.913
384	0.853
385	0.853
386	0.937
387	0.853
388	0.853
389	0.853
390	0.889
391	0.889
392	0.889
393	0.853
394	0.853
395	0.853
396	0.853
397	0.853
398	0.853
399	0.853
400	0.994
401	0.994
402	0.994
403	1.015
404	0.891
405	1.015
406	0.891
407	0.891
408	0.891
409	0.891
410	0.963
411	0.939
412	0.891
413	0.891
414	0.891
415	0.891
416	0.891
417	0.891
418	0.891
420	0.891
421	1.015
422	0.913
423	1.015
424	0.935
425	0.891
426	0.891

427	1.015
430	1.003
431	1.003
432	1.003
433	0.890
434	0.969
435	0.969
436	0.969
437	0.890
438	0.890
439	0.965
440	1.074
441	1.074
442	0.987
443	0.987
444	1.017
445	1.017
446	0.965
447	0.965
448	0.965
449	0.965
450	0.963
451	0.963
452	0.963
453	0.960
454	0.960
455	0.965
456	0.939
457	0.939
458	0.965
459	0.890
460	0.970
461	0.970
462	0.970
463	0.934
464	0.934
465	0.935
466	0.935
467	0.935
468	0.935
469	0.935
470	0.963
471	0.994
472	0.935
473	0.935
474	0.935
475	0.872
476	0.935
477	0.935
478	0.935
479	0.935
480	1.116
481	1.017
482	0.985
483	1.116
484	1.017
485	1.017
486	1.017
487	1.017
488	1.028
489	1.028
490	1.017
491	1.017
492	1.017
493	1.008
494	1.017
495	1.008
496	0.967
497	0.967
498	0.967
499	0.967

500	0.997
501	0.997
502	0.997
503	0.997
504	0.957
505	0.957
506	1.001
507	1.001
508	0.957
509	0.957
510	0.957
511	1.001
512	0.957
513	0.957
514	0.957
515	1.011
516	0.957
520	1.001
521	0.957
522	1.001
523	1.001
524	1.001
525	0.957
526	0.957
527	1.034
528	1.034
530	1.034
531	1.092
532	1.092
534	1.034
535	1.006
537	1.006
538	0.976
539	0.976
540	1.045
541	1.034
542	0.976
543	1.034
544	1.034
545	0.976
546	1.034
547	1.034
548	1.065
549	1.034
550	1.045
551	1.045
553	1.045
554	1.045
555	1.045
556	1.004
557	1.065
558	1.065
559	1.034
560	1.004
561	1.004
562	1.004
563	1.065
564	1.004
565	0.957
566	1.004
567	0.957
568	0.000
569	0.000
570	1.001
571	0.971
572	0.896
573	0.896
574	0.896
575	0.896
576	0.896
577	0.971
578	0.000
579	0.000
580	0.957

581	0.957
582	0.957
583	0.931
584	0.931
585	0.957
586	0.931
587	0.931
588	0.931
589	0.000
590	0.972
591	1.057
592	0.972
593	0.972
594	1.057
595	0.972
596	0.972
597	0.972
598	1.057
599	0.972
600	1.117
601	1.117
602	1.117
603	1.117
604	1.117
605	1.117
606	1.117
607	1.117
608	1.117
609	1.034
610	1.034
611	1.034
612	1.034
613	0.973
614	0.973
615	1.034
616	1.034
617	1.034
618	1.034
619	0.973
620	0.977
621	0.000
622	0.977
623	0.973
624	0.973
625	1.034
626	1.034
627	1.034
628	0.973
629	0.973
630	0.977
631	0.977
632	0.882
633	0.977
634	0.882
635	0.882
636	0.882
637	0.882
638	0.882
639	0.882
640	0.985
641	0.985
642	0.000
643	0.000
644	0.882
645	0.947
646	0.882
647	0.882
648	0.947
649	0.882
650	0.947
651	0.947
652	0.947
653	0.882

654	0.882
655	0.882
656	0.947
657	0.947
658	0.947
659	0.000
660	0.985
661	0.985
662	0.985
663	0.000
664	0.902
665	0.902
666	0.939
667	0.902
668	0.902
669	0.902
670	0.900
671	0.900
672	0.900
673	0.902
674	0.902
675	0.902
676	0.902
677	0.902
678	0.902
679	0.902
680	1.011
681	1.011
683	1.019
684	1.019
685	1.063
686	1.019
687	1.001
688	1.019
689	1.019
690	1.019
691	1.019
692	1.019
693	1.019
694	0.000
695	0.000
696	0.000
697	0.000
698	0.000
699	0.000
700	0.946
701	0.946
702	0.000
703	0.920
704	0.946
705	0.920
706	0.920
707	0.913
708	0.913
709	0.000
710	0.920
711	0.920
712	0.920
713	0.920
714	0.853
715	0.000
716	0.900
717	0.853
718	0.864
719	0.900
720	0.914
721	0.914
722	0.914
723	0.937
724	0.900
725	0.853

726	0.853
727	0.900
728	0.853
729	0.900
730	0.960
731	0.960
732	0.000
733	0.000
734	0.878
735	0.896
736	0.878
737	0.878
738	0.878
739	0.878
740	0.930
741	0.930
742	0.000
743	0.878
744	0.930
745	0.878
746	0.878
747	0.878
748	0.878
749	0.900
750	0.910
751	0.910
752	0.910
753	0.910
754	0.910
755	0.864
756	0.864
757	0.864
758	0.853
759	0.853
760	0.874
761	0.874
762	0.910
763	0.864
764	0.853
765	0.864
766	0.853
767	0.853
768	0.853
769	0.864
770	0.890
771	0.853
772	0.890
773	0.890
774	0.890
775	0.890
776	0.864
777	0.864
778	0.864
779	0.864
780	0.905
781	0.905
782	0.905
783	0.864
784	0.864
785	0.864
786	0.899
787	0.899
788	0.853
789	0.853
790	0.853
791	0.864
792	0.853

793	0.853
794	0.864
795	0.864
796	0.864
797	0.864
798	0.853
799	0.853
800	1.080
801	1.080
802	1.080
803	1.084
804	1.080
805	1.084
806	1.084
807	1.015
808	1.065
809	1.065
810	1.084
811	1.015
812	1.015
813	1.015
814	1.015
815	1.084
816	1.015
817	0.000
818	0.000
819	0.000
820	0.985
821	0.963
822	0.963
823	0.963
824	0.963
825	0.963
826	0.985
827	0.963
828	0.963
829	0.963
830	0.963
831	0.963
832	0.998
833	0.940
834	0.998
835	0.998
836	0.998
837	0.998
838	0.998
839	0.000
840	1.084
841	1.090
842	1.070
843	1.084
844	1.084
845	1.070
846	1.084
847	1.084
848	0.000
849	0.000
850	0.901
851	0.000
852	0.901
853	0.901
854	0.000
855	0.853
856	0.853
857	0.918
858	0.000
859	0.853
860	0.907
861	0.000
862	0.000

863	0.907
864	0.853
865	0.853
866	0.000
867	0.000
868	0.000
869	0.000
870	0.863
871	0.863
872	0.853
873	0.853
874	0.853
875	0.853
876	0.000
877	0.853
878	0.853
879	0.853
880	0.853
881	0.853
882	0.853
883	0.853
884	0.853
885	0.000
886	0.000
887	0.000
888	0.000
889	0.853
890	0.853
891	0.853
892	0.000
893	0.853
894	0.922
895	0.922
896	0.000
897	0.922
898	0.853
899	0.000
900	1.043
901	1.043
902	1.043
903	1.043
904	1.043
905	1.043
906	1.043
907	1.043
908	1.043
909	1.043
910	1.043
911	1.043
912	1.043
913	1.043
914	1.043
915	1.043
916	1.043
917	1.043
918	1.043
919	1.059
920	1.059
921	1.059
922	0.960
923	0.960
924	0.960
925	0.960
926	1.098
927	1.098
928	0.960
930	1.060
931	1.039
932	0.932
933	0.932

934	1.039
935	0.932
936	1.002
937	1.002
938	1.031
939	1.039
940	1.154
941	1.154
942	1.031
943	1.154
944	1.154
945	1.107
946	1.107
947	1.107
948	1.107
949	1.154
950	1.154
951	1.154
952	1.018
953	1.018
954	1.096
955	1.031
956	1.088
957	1.088
958	1.088
959	1.039
960	1.039
961	1.088
962	0.000
963	0.000
964	0.000
965	0.000
966	0.000
967	1.154
968	1.154
969	0.000
970	1.077
971	1.077
972	1.077
973	1.054
974	1.054
975	1.054
976	1.017
977	1.054
978	1.017
979	1.017
980	1.117
981	1.117
982	1.006
983	0.990
984	0.990
985	1.006
986	1.077
987	0.961
988	1.006
989	1.006
990	1.006
991	0.961
992	1.006
993	1.006
994	0.998
995	1.056
996	1.056
997	1.056
998	0.929
999	0.929

C. The orthodontic claim cost combines of the lifetime maximum and the type of coverage

Orthodontic Claim Cost = Ortho Net Amount x Utilization Adj x Benefit Waiting Period Adj x Late Entrant Limit Adj. x Size Adj x SIC Adj x Contibution Adj. x Child Age Adjustment

LINE 29 - TOTAL CLAIM COST

Total Claim Cost = Adj Claim Cost without Ortho + Orthodontic Claim Cost

LINE 30 - DEDUCTIBLE CARRYOVER FACTOR

This option allows any expenses incurred in the last 3 months of the year to be applied to the following year's deductible.

Deductible Carryover Factor	
Not Applied	1.00
Applied	1.02

LINE 31 - ACTUARIAL PRICING FACTOR

These base rates were developed using rate manuals from actuarial consulting firms. From research and experience, the following actuarial pricing adjustments have been developed to bring our manual rates to our experience level. The actuarial pricing factors accounts for shortfalls in our area factors and contribution factors as well as a shortfall in our expense load.

Actuarial Pricing Factor	
True Group	1.077
Voluntary	1.077

LINE 32 - PPO PLAN DESIGN ADJUSTMENT

A. The Basic and Incentive Plans are defined below:

An Incentive Plan:

- is a PPO plan where the in-network benefit for Type 1 services is greater than 90%
- the difference between the in-network benefit and the out-of-network benefit is less than 15%
- the Type 2 in-network benefit is greater than 85%

A Basic Plan:

- is not an Incentive Plan
- the in-network and out-of-network coinsurance is not the same

B. The below adjustment applies to PPO plans in order to differentiate between the Basic and Incentive Plans.

Plan Type Adjustment	
Type	**Factor**
Basic	1.000
Incentive	1.000

LINE 33 - CONTINUITY OF COVERAGE ADJUSTMENT

The ortho costs in this manual do not include costs for insureds who are banded during their benefit waiting period or banded before the effective date of this policy (when PIC does not apply). Ortho coverage is available for these insureds as an add-on coverage. If this add-on coverage is selected the factors below need to be included in the final claim cost calculation in this step. If a member provides proof of credible coverage, the member receives credit for prior coverage. If this add-on coverage is not selected use a 1.00 factor here.

Continuity of Coverage Factor		
Coverage	BWP Waived For:	Additional Costs
True Group	None	1.015
	Current Part	1.013
	Current & Future	1.007
Voluntary	None	1.017
	Current Part	1.015
	Current & Future	1.007

LINE 34 - FINAL CLAIM COST

A. To find the in-network and out-of-network claim costs for PPO, take the products below.
Please note: PPO is not available in all zip codes.

Out-of-network Claim Cost = Total Claim Cost x Ded Carryover Adj x Actuarial Factor x Continuity of Cvg Factor

In-network Claim Cost = Total Claim Cost x Ded Carryover Adj x Actuarial Factor x PPO Design Adj x Continuity of Cvg Factor

B. The penetration factor is the percent of PPO dentists by zip code. Please use the table on the following pages to find the penetration percent by 3 digit zip codes. The Penetration factor varies depending on PPO Plan design (for an explanation of the different plan designs please refer to line 32). Zip codes where PPO is not available will have a penetration factor of 0.

C. Final Claim Cost:

Final Claim Cost for Indemnity = Total Claim Cost x Ded Carryover Adj x Actuarial Factor x Continuity of Cvg Factor

Final Claim Cost for PPO = (In-network Claim Cost) x Penetration Factor + (Out-of-network Claim cost) x (1 - Penetration Factor)

Penetration Factors		
Zip	Basic	Incentive
2	0.0000	0.0000
3	0.0000	0.0000
5	0.0000	0.0000
10	0.3292	0.2842
11	0.5536	0.5339
12	0.2893	0.2893
13	0.3811	0.3811
14	0.3811	0.3811
15	0.4512	0.4080
16	0.5119	0.5119
17	0.2611	0.2128
18	0.2621	0.2621
19	0.4010	0.3184
20	0.4516	0.3757
21	0.4606	0.4606
22	0.4606	0.4606
23	0.4881	0.4317
24	0.3452	0.1952
25	0.1324	0.1197
26	0.1485	0.1485
27	0.6168	0.6168
28	0.4557	0.4557
29	0.4496	0.4496
30	0.1923	0.1912
31	0.1923	0.1912
32	0.1207	0.1018
33	0.1923	0.1912
34	0.1207	0.1018
35	0.1207	0.1018
36	0.1207	0.1018
37	0.1228	0.1228
38	0.1392	0.1127
39	0.1023	0.1023
40	0.1023	0.1023
41	0.1749	0.1749
42	0.1144	0.1144
43	0.1072	0.1072
44	0.1186	0.1186
45	0.1072	0.1072
46	0.1186	0.1186
47	0.1186	0.1186
48	0.1186	0.1186
49	0.1072	0.1072
50	0.3685	0.2680
51	0.3685	0.2680
52	0.3685	0.2680
53	0.3685	0.2680
54	0.3842	0.3150
55	0.0000	0.0000
56	0.3685	0.2680
57	0.3685	0.2680
58	0.3685	0.2680
59	0.3685	0.2680
60	0.5011	0.5011
61	0.5282	0.3910
62	0.4647	0.4040
63	0.4647	0.4040

64	0.4266	0.2881
65	0.5146	0.4462
66	0.5537	0.4060
67	0.5023	0.4578
68	0.4003	0.2909
69	0.4003	0.2909
70	0.5852	0.4798
71	0.5910	0.5910
72	0.5852	0.4798
73	0.5910	0.5910
74	0.4646	0.4411
75	0.4646	0.4411
76	0.5546	0.4270
77	0.5873	0.5482
78	0.6074	0.4701
79	0.3281	0.2858
80	0.5968	0.5968
81	0.5968	0.5968
82	0.5968	0.5968
83	0.5968	0.5968
84	0.5968	0.5968
85	0.5911	0.4411
86	0.7066	0.6440
87	0.5434	0.4813
88	0.6760	0.5247
89	0.5989	0.5989
90	0.0000	0.0000
91	0.0000	0.0000
92	0.0000	0.0000
93	0.0000	0.0000
94	0.0000	0.0000
95	0.0000	0.0000
96	0.0000	0.0000
97	0.0000	0.0000
98	0.0000	0.0000
99	0.0000	0.0000
100	0.3868	0.3306
101	0.3868	0.3306
102	0.3868	0.3306
103	0.6043	0.5369
104	0.6051	0.6051
105	0.3996	0.3996
106	0.5729	0.5377
107	0.4689	0.4689
108	0.4689	0.4689
109	0.4505	0.4505
110	0.4740	0.4740
111	0.5655	0.4398
112	0.5655	0.4398
113	0.5782	0.5782
114	0.5782	0.5782
115	0.5121	0.5121
116	0.5121	0.5121
117	0.6441	0.5615
118	0.3794	0.3794
119	0.6441	0.5615
120	0.4178	0.2545
121	0.4178	0.2545
122	0.4523	0.4523
123	0.3651	0.3651
124	0.3646	0.3646
125	0.3798	0.3775
126	0.4538	0.4538
127	0.3646	0.3646
128	0.2435	0.2435
129	0.4197	0.2697
130	0.2481	0.2481
131	0.2481	0.2481
132	0.2927	0.2927
133	0.2739	0.2739
134	0.2739	0.2739
135	0.2739	0.2739
136	0.4197	0.2697
137	0.3609	0.3609
138	0.3609	0.3609
139	0.3609	0.3609
140	0.4446	0.4446
141	0.4446	0.4446
142	0.6608	0.6608
143	0.4446	0.4446

144	0.1526	0.1526
145	0.1526	0.1526
146	0.3138	0.3138
147	0.1553	0.1553
148	0.1014	0.1014
149	0.1014	0.1014
150	0.6205	0.6151
151	0.6205	0.6151
152	0.7040	0.6433
153	0.7142	0.6160
154	0.7142	0.6160
155	0.6667	0.6663
156	0.6667	0.6663
157	0.5853	0.5635
158	0.7587	0.7587
159	0.6667	0.6663
160	0.6507	0.6507
161	0.6507	0.6507
162	0.7587	0.7587
163	0.2329	0.1717
164	0.5418	0.5418
165	0.5418	0.5418
166	0.3669	0.3669
167	0.2329	0.1717
168	0.3669	0.3669
169	0.2284	0.2284
170	0.5228	0.5007
171	0.5228	0.5007
172	0.1849	0.1849
173	0.4297	0.3415
174	0.4297	0.3415
175	0.1463	0.1463
176	0.5003	0.3539
177	0.2284	0.2284
178	0.2284	0.2284
179	0.4732	0.3915
180	0.6824	0.5333
181	0.6824	0.5333
182	0.4732	0.3915
183	0.6920	0.6126
184	0.8211	0.8211
185	0.8211	0.8211
186	0.6958	0.6958
187	0.6958	0.6958
188	0.1003	0.1003
189	0.6910	0.6910
190	0.6332	0.6031
191	0.6281	0.6281
192	0.0000	0.0000
193	0.5573	0.4767
194	0.6844	0.6141
195	0.6510	0.5025
196	0.6510	0.5025
197	0.3021	0.2083
198	0.3021	0.2083
199	0.2194	0.1749
200	0.5907	0.5907
201	0.5980	0.5980
202	0.5907	0.5907
203	0.5907	0.5907
204	0.5907	0.5907
205	0.5907	0.5907
206	0.5665	0.5665
207	0.7229	0.6255
208	0.6737	0.6737
209	0.6737	0.6737
210	0.6510	0.6510
211	0.6510	0.6510
212	0.7953	0.7282
214	0.5450	0.5450
215	0.5741	0.5741
216	0.4470	0.4174

217	0.5741	0.5741
218	0.4470	0.4174
219	0.6510	0.6510
220	0.6774	0.6627
221	0.6386	0.6177
222	0.5725	0.5725
223	0.5725	0.5725
224	0.6829	0.6829
225	0.6829	0.6829
226	0.2192	0.2192
227	0.2192	0.2192
228	0.2192	0.2192
229	0.2192	0.2192
230	0.4763	0.4436
231	0.4763	0.4436
232	0.5650	0.5650
233	0.5762	0.5034
234	0.5762	0.5034
235	0.5762	0.5034
236	0.5762	0.5034
237	0.5762	0.5034
238	0.4763	0.4436
239	0.2401	0.1373
240	0.1635	0.1206
241	0.1635	0.1206
242	0.2050	0.0691
243	0.2050	0.0691
244	0.2401	0.1373
245	0.2401	0.1373
246	0.2050	0.0691
247	0.1251	0.0698
248	0.1251	0.0698
249	0.1251	0.0698
250	0.2358	0.1851
251	0.2358	0.1851
252	0.2358	0.1851
253	0.2358	0.1851
254	0.2019	0.2019
255	0.2358	0.1851
256	0.2358	0.1851
257	0.2358	0.1851
258	0.1251	0.0698
259	0.1251	0.0698
260	0.2526	0.2251
261	0.2019	0.2019
262	0.2019	0.2019
263	0.2019	0.2019
264	0.2019	0.2019
265	0.2526	0.2251
266	0.1251	0.0698
267	0.2019	0.2019
268	0.2019	0.2019
269	0.0000	0.0000
270	0.2724	0.1224
271	0.2170	0.2170
272	0.2199	0.1882
273	0.2724	0.1224
274	0.2185	0.1569
275	0.3694	0.3694
276	0.3090	0.3090
277	0.3523	0.3523
278	0.1882	0.1444
279	0.1882	0.1444
280	0.2696	0.2047
281	0.2696	0.2047
282	0.3264	0.3264
283	0.3066	0.2147
284	0.3066	0.2147
285	0.1882	0.1444
286	0.0755	0.0609
287	0.1204	0.0645

288	0.1204	0.0645
289	0.1204	0.0645
290	0.1494	0.0869
291	0.1494	0.0869
292	0.1406	0.1406
293	0.1264	0.1264
294	0.3086	0.3086
295	0.1541	0.1191
296	0.1398	0.1398
297	0.3021	0.3021
298	0.2508	0.2507
299	0.2508	0.2507
300	0.5815	0.5183
301	0.6422	0.5411
302	0.6422	0.5411
303	0.4044	0.4044
304	0.2595	0.0925
305	0.3836	0.3266
306	0.3693	0.3184
307	0.3979	0.2820
308	0.2026	0.2026
309	0.2026	0.2026
310	0.1522	0.1200
311	0.4044	0.4044
312	0.3801	0.2295
313	0.3954	0.2995
314	0.3954	0.2995
315	0.2595	0.0925
316	0.1617	0.1617
317	0.1617	0.1617
318	0.1617	0.1617
319	0.1617	0.1617
320	0.5894	0.5351
321	0.6604	0.5090
322	0.6337	0.6312
323	0.3268	0.3028
324	0.3268	0.3028
325	0.3268	0.3028
326	0.4064	0.3202
327	0.6906	0.5787
328	0.7038	0.6938
329	0.5391	0.5391
330	0.7452	0.7431
331	0.6296	0.6296
332	0.6296	0.6296
333	0.8362	0.7188
334	0.7973	0.7462
335	0.7304	0.6924
336	0.7273	0.7273
337	0.6403	0.6164
338	0.5306	0.5306
339	0.6692	0.5176
340	0.0000	0.0000
341	0.4712	0.4503
342	0.6811	0.5224
343	0.0000	0.0000
344	0.4758	0.4758
345	0.0000	0.0000
346	0.8165	0.6636
347	0.7963	0.7464
348	0.0000	0.0000
349	0.7984	0.6805
350	0.3902	0.3902
351	0.3902	0.3902
352	0.4089	0.4089
353	0.0000	0.0000
354	0.3902	0.3902
355	0.3902	0.3902
356	0.3902	0.3902
357	0.2187	0.2187
358	0.2187	0.2187
359	0.2282	0.2282
360	0.2029	0.2029

361	0.2029	0.2029
362	0.2282	0.2282
363	0.3014	0.2040
364	0.2029	0.2029
365	0.2151	0.1961
366	0.2151	0.1961
367	0.2029	0.2029
368	0.3014	0.2040
369	0.2151	0.1961
370	0.5384	0.5384
371	0.5384	0.5384
372	0.5698	0.5062
373	0.2492	0.2492
374	0.2224	0.2224
375	0.0000	0.0000
376	0.2098	0.1775
377	0.3320	0.3320
378	0.3320	0.3320
379	0.3900	0.3900
380	0.5058	0.5053
381	0.6085	0.6085
382	0.2646	0.2646
383	0.2646	0.2646
384	0.1922	0.1922
385	0.3320	0.3320
386	0.2968	0.1363
387	0.2905	0.1769
388	0.2098	0.0543
389	0.2905	0.1769
390	0.2905	0.1769
391	0.2905	0.1769
392	0.3266	0.3266
393	0.2905	0.1769
394	0.2689	0.2471
395	0.2689	0.2471
396	0.2689	0.2471
397	0.2098	0.0543
398	0.1617	0.1617
399	0.0000	0.0000
400	0.7725	0.6979
401	0.7725	0.6979
402	0.7835	0.7835
403	0.5447	0.4821
404	0.5447	0.4821
405	0.6521	0.5662
406	0.6521	0.5662
407	0.4760	0.4760
408	0.4760	0.4760
409	0.4760	0.4760
410	0.4154	0.3389
411	0.3472	0.3328
412	0.3472	0.3328
413	0.3472	0.3328
414	0.3472	0.3328
415	0.3472	0.3328
416	0.3472	0.3328
417	0.3472	0.3328
418	0.3472	0.3328
419	0.0000	0.0000
420	0.2727	0.2727
421	0.2727	0.2727
422	0.2727	0.2727
423	0.2727	0.2727
424	0.2727	0.2727
425	0.4760	0.4760
426	0.4760	0.4760
427	0.4760	0.4760
428	0.0000	0.0000
429	0.0000	0.0000
430	0.4545	0.4280
431	0.4545	0.4280
432	0.5561	0.4829
433	0.5227	0.4302
434	0.5799	0.4245

435	0.5799	0.4245
436	0.6705	0.5716
437	0.4720	0.4720
438	0.4720	0.4720
439	0.4720	0.4720
440	0.6614	0.5821
441	0.7303	0.7095
442	0.6375	0.5402
443	0.6375	0.5402
444	0.5680	0.5680
445	0.5680	0.5680
446	0.4758	0.3523
447	0.4758	0.3523
448	0.4692	0.4391
449	0.4692	0.4391
450	0.4596	0.4359
451	0.4596	0.4359
452	0.4226	0.3686
453	0.5225	0.3711
454	0.5990	0.5990
455	0.5225	0.3711
456	0.4963	0.3797
457	0.4720	0.4720
458	0.2580	0.1080
459	0.0000	0.0000
460	0.5223	0.3867
461	0.5223	0.3867
462	0.5619	0.4768
463	0.3743	0.2460
464	0.3743	0.2460
465	0.4332	0.2961
466	0.4332	0.2961
467	0.2507	0.1509
468	0.2507	0.1509
469	0.2621	0.1516
470	0.3715	0.2106
471	0.3715	0.2106
472	0.3715	0.2106
473	0.5223	0.3867
474	0.3715	0.2106
475	0.2903	0.1323
476	0.2903	0.1323
477	0.2903	0.1323
478	0.3715	0.2106
479	0.2621	0.1516
480	0.5903	0.5257
481	0.5060	0.4540
482	0.6258	0.6258
483	0.5828	0.5242
484	0.5175	0.5175
485	0.5175	0.5175
486	0.3603	0.3101
487	0.3603	0.3101
488	0.4107	0.2607
489	0.4107	0.2607
490	0.2190	0.2137
491	0.2190	0.2137
492	0.2190	0.2137
493	0.4174	0.3546
494	0.4174	0.3546
495	0.3339	0.3274
496	0.6263	0.6263
497	0.6263	0.6263
498	0.3249	0.1749
499	0.3249	0.1749
500	0.2633	0.1951
501	0.2633	0.1951
502	0.2633	0.1951
503	0.2633	0.1951
504	0.2328	0.0828
505	0.2328	0.0828
506	0.3136	0.2162
507	0.3136	0.2162
508	0.3192	0.2602

509	0.2633	0.1951
510	0.3192	0.2602
511	0.1593	0.1593
512	0.3192	0.2602
513	0.2328	0.0828
514	0.3192	0.2602
515	0.3192	0.2602
516	0.3192	0.2602
517	0.0000	0.0000
518	0.0000	0.0000
519	0.0000	0.0000
520	0.1823	0.1823
521	0.3136	0.2162
522	0.1747	0.1747
523	0.1747	0.1747
524	0.1926	0.1926
525	0.1747	0.1747
526	0.1747	0.1747
527	0.2652	0.1184
528	0.2652	0.1184
529	0.0000	0.0000
530	0.4617	0.3643
531	0.5441	0.3937
532	0.5981	0.5767
533	0.0000	0.0000
534	0.5605	0.5605
535	0.4114	0.3002
536	0.0000	0.0000
537	0.3536	0.3204
538	0.4114	0.3002
539	0.2271	0.2271
540	0.4366	0.4336
541	0.2771	0.2771
542	0.2771	0.2771
543	0.3725	0.3543
544	0.4314	0.3403
545	0.1283	0.1105
546	0.2786	0.2247
547	0.3377	0.2919
548	0.1283	0.1105
549	0.3639	0.3639
550	0.7272	0.7272
551	0.7758	0.7044
552	0.0000	0.0000
553	0.6864	0.6864
554	0.7593	0.7586
555	0.6864	0.6864
556	0.1933	0.1933
557	0.1933	0.1933
558	0.4551	0.4246
559	0.5599	0.5599
560	0.3949	0.2449
561	0.4185	0.2652
562	0.4185	0.2652
563	0.5866	0.5866
564	0.5866	0.5866
565	0.3027	0.1504
566	0.3027	0.1504
567	0.3027	0.1504
568	0.0000	0.0000
569	0.0000	0.0000
570	0.0631	0.0631
571	0.0562	0.0562
572	0.0631	0.0631
573	0.0631	0.0631
574	0.0631	0.0631
575	0.0631	0.0631
576	0.0631	0.0631
577	0.0631	0.0631

578	0.0000	0.0000
579	0.0000	0.0000
580	0.0910	0.0561
581	0.0711	0.0711
582	0.0910	0.0561
583	0.0910	0.0561
584	0.0287	0.0206
585	0.0097	0.0056
586	0.0097	0.0056
587	0.0287	0.0206
588	0.0287	0.0206
589	0.0000	0.0000
590	0.0447	0.0313
591	0.0089	0.0089
592	0.0447	0.0313
593	0.0447	0.0313
594	0.0447	0.0313
595	0.0447	0.0313
596	0.0447	0.0313
597	0.0447	0.0313
598	0.0593	0.0387
599	0.0447	0.0313
600	0.4717	0.3829
601	0.4860	0.3992
602	0.3771	0.3305
603	0.3771	0.3305
604	0.5744	0.4693
605	0.5739	0.4470
606	0.5705	0.4723
607	0.5705	0.4723
608	0.5705	0.4723
609	0.5611	0.4663
610	0.3078	0.3078
611	0.4995	0.4316
612	0.2549	0.1855
613	0.1626	0.1362
614	0.1626	0.1362
615	0.1626	0.1362
616	0.2341	0.2341
617	0.2203	0.1363
618	0.3279	0.3279
619	0.3463	0.2542
620	0.5275	0.5275
621	0.0000	0.0000
622	0.4846	0.4846
623	0.2057	0.2057
624	0.4195	0.4195
625	0.1487	0.1171
626	0.1487	0.1171
627	0.2823	0.2593
628	0.4195	0.4195
629	0.3253	0.3253
630	0.5256	0.5256
631	0.4889	0.4667
632	0.0000	0.0000
633	0.6173	0.6173
634	0.1161	0.1161
635	0.5133	0.3587
636	0.2834	0.2834
637	0.2834	0.2834
638	0.1570	0.1570
639	0.1570	0.1570
640	0.7166	0.7166
641	0.6917	0.6477
642	0.0000	0.0000
643	0.0000	0.0000
644	0.5133	0.3587
645	0.5133	0.3587
646	0.5133	0.3587
647	0.3991	0.3991
648	0.3410	0.2808

649	0.0000	0.0000
650	0.1029	0.0979
651	0.1029	0.0979
652	0.2520	0.1759
653	0.3991	0.3991
654	0.3887	0.3887
655	0.3887	0.3887
656	0.3410	0.2808
657	0.3410	0.2808
658	0.4478	0.3810
659	0.0000	0.0000
660	0.5279	0.5279
661	0.6147	0.6147
662	0.6289	0.6289
663	0.0000	0.0000
664	0.4011	0.4011
665	0.4011	0.4011
666	0.0553	0.0553
667	0.2243	0.2243
668	0.2243	0.2243
669	0.0855	0.0505
670	0.1337	0.1337
671	0.1337	0.1337
672	0.2198	0.2198
673	0.2243	0.2243
674	0.0855	0.0505
675	0.1337	0.1337
676	0.0855	0.0505
677	0.0855	0.0505
678	0.0855	0.0505
679	0.0855	0.0505
680	0.5177	0.4969
681	0.6716	0.6716
683	0.2556	0.2061
684	0.2556	0.2061
685	0.4630	0.3296
686	0.2556	0.2061
687	0.5177	0.4969
688	0.2556	0.2061
689	0.2556	0.2061
690	0.2556	0.2061
691	0.2556	0.2061
692	0.2556	0.2061
693	0.2556	0.2061
694	0.0000	0.0000
695	0.0000	0.0000
696	0.0000	0.0000
697	0.0000	0.0000
698	0.0000	0.0000
699	0.0000	0.0000
700	0.3929	0.3929
701	0.4288	0.4237
702	0.0000	0.0000
703	0.2108	0.2108
704	0.5379	0.4403
705	0.2108	0.2108
706	0.2108	0.2108
707	0.5945	0.5226
708	0.5581	0.4280
709	0.0000	0.0000
710	0.3547	0.3547
711	0.3547	0.3547
712	0.3547	0.3547
713	0.3547	0.3547
714	0.3547	0.3547
715	0.0000	0.0000
716	0.3249	0.1659
717	0.3249	0.1659
718	0.3249	0.1659
719	0.3249	0.1659
720	0.3741	0.3741
721	0.3741	0.3741

722	0.2649	0.2649
723	0.2293	0.2293
724	0.2293	0.2293
725	0.2293	0.2293
726	0.2293	0.2293
727	0.3573	0.3573
728	0.3249	0.1659
729	0.3573	0.3573
730	0.4701	0.4701
731	0.5999	0.5999
732	0.0000	0.0000
733	0.0000	0.0000
734	0.2542	0.2542
735	0.2542	0.2542
736	0.2542	0.2542
737	0.1985	0.1582
738	0.1985	0.1582
739	0.1985	0.1582
740	0.4275	0.4206
741	0.4807	0.4807
742	0.0000	0.0000
743	0.3944	0.3944
744	0.3944	0.3944
745	0.2542	0.2542
746	0.1985	0.1582
747	0.2542	0.2542
748	0.4694	0.4694
749	0.2542	0.2542
750	0.4838	0.4829
751	0.5119	0.5119
752	0.6008	0.5381
753	0.6008	0.5381
754	0.3640	0.2232
755	0.3640	0.2232
756	0.3155	0.1650
757	0.3371	0.3371
758	0.0889	0.0889
759	0.0889	0.0889
760	0.4531	0.4531
761	0.5733	0.5733
762	0.4797	0.4797
763	0.4797	0.4797
764	0.3357	0.3357
765	0.4325	0.4209
766	0.5704	0.5704
767	0.5704	0.5704
768	0.2954	0.2954
769	0.2954	0.2954
770	0.4927	0.4927
771	0.0000	0.0000
772	0.4927	0.4927
773	0.4697	0.4364
774	0.5127	0.5127
775	0.4843	0.4843
776	0.8770	0.5141
777	0.8770	0.5141
778	0.4325	0.4209
779	0.4522	0.4522
780	0.4265	0.2744
781	0.6067	0.5308
782	0.6225	0.6012
783	0.2899	0.2899
784	0.2899	0.2899
785	0.3317	0.3317

786	0.4795	0.4795
787	0.4568	0.4568
788	0.2954	0.2954
789	0.4522	0.4522
790	0.2058	0.1612
791	0.2058	0.1612
792	0.2058	0.1612
793	0.4065	0.2430
794	0.4065	0.2430
795	0.3357	0.3357
796	0.3357	0.3357
797	0.2954	0.2954
798	0.3803	0.3803
799	0.3803	0.3803
800	0.6069	0.5523
801	0.5486	0.5486
802	0.6836	0.6152
803	0.3629	0.2581
804	0.4594	0.3086
805	0.5381	0.5381
806	0.6323	0.6323
807	0.6323	0.6323
808	0.6110	0.6110
809	0.6110	0.6110
810	0.4931	0.3338
811	0.4931	0.3338
812	0.4931	0.3338
813	0.4931	0.3338
814	0.4931	0.3338
815	0.4931	0.3338
816	0.1862	0.1862
817	0.0000	0.0000
818	0.0000	0.0000
819	0.0000	0.0000
820	0.2624	0.2624
821	0.2624	0.2624
822	0.2624	0.2624
823	0.2624	0.2624
824	0.2624	0.2624
825	0.2624	0.2624
826	0.2624	0.2624
827	0.2624	0.2624
828	0.2624	0.2624
829	0.2624	0.2624
830	0.2624	0.2624
831	0.2624	0.2624
832	0.5906	0.5557
833	0.5234	0.4409
834	0.5906	0.5557
835	0.5234	0.4409
836	0.5234	0.4409
837	0.2728	0.2728
838	0.5234	0.4409
839	0.0000	0.0000
840	0.7628	0.6248
841	0.6881	0.6881
842	0.0000	0.0000
843	0.6427	0.6427
844	0.6427	0.6427
845	0.4788	0.4788
846	0.7394	0.5870
847	0.4788	0.4788
848	0.0000	0.0000
849	0.0000	0.0000
850	0.8008	0.6603
851	0.7921	0.6355
852	0.7921	0.6355
853	0.7827	0.7679
854	0.0000	0.0000
855	0.4015	0.3918
856	0.6789	0.5259
857	0.6789	0.5259

858	0.0000	0.0000
859	0.4015	0.3918
860	0.1313	0.1313
861	0.0000	0.0000
862	0.0000	0.0000
863	0.4015	0.3918
864	0.4015	0.3918
865	0.1313	0.1313
866	0.0000	0.0000
867	0.0000	0.0000
868	0.0000	0.0000
869	0.0000	0.0000
870	0.2887	0.2887
871	0.4440	0.4302
872	0.0000	0.0000
873	0.2887	0.2887
874	0.2887	0.2887
875	0.2887	0.2887
876	0.0000	0.0000
877	0.2887	0.2887
878	0.3847	0.3847
879	0.3847	0.3847
880	0.3847	0.3847
881	0.3847	0.3847
882	0.3847	0.3847
883	0.3847	0.3847
884	0.2887	0.2887
885	0.3803	0.3803
886	0.0000	0.0000
887	0.0000	0.0000
888	0.0000	0.0000
889	0.0000	0.0000
890	0.8393	0.7989
891	0.8393	0.7989
892	0.0000	0.0000
893	0.9167	0.8762
894	0.9167	0.8762
895	0.9167	0.8762
896	0.0000	0.0000
897	0.9167	0.8762
898	0.9167	0.8762
899	0.0000	0.0000
900	0.6518	0.6009
901	0.6518	0.6009
902	0.5938	0.5557
903	0.5938	0.5557
904	0.4949	0.4949
905	0.5275	0.5275
906	0.6144	0.6144
907	0.6317	0.6317
908	0.6194	0.6044
910	0.6237	0.5900
911	0.6768	0.5494
912	0.6237	0.5900
913	0.6704	0.5596
914	0.6658	0.6257
915	0.6423	0.5414
916	0.6423	0.5414
917	0.7108	0.7108
918	0.6768	0.5494
919	0.6607	0.6607
920	0.6824	0.5161
921	0.5837	0.5633
922	0.8120	0.6608
923	0.8120	0.6608
924	0.8120	0.6608
925	0.7043	0.7043
926	0.6862	0.5959
927	0.6246	0.5533
928	0.7325	0.6799
929	0.0000	0.0000
930	0.6834	0.6725
931	0.4983	0.3760
932	0.7560	0.7030
933	0.7560	0.7030

934	0.4933	0.3215
935	0.7560	0.7030
936	0.6632	0.6632
937	0.6632	0.6632
938	0.0000	0.0000
939	0.5425	0.5425
940	0.3141	0.3141
941	0.3048	0.3048
942	0.0000	0.0000
943	0.3316	0.3122
944	0.3251	0.3251
945	0.3663	0.3596
946	0.3663	0.3596
947	0.3663	0.3596
948	0.3663	0.3596
949	0.3663	0.3596
950	0.3788	0.3686
951	0.3788	0.3686
952	0.6606	0.5165
953	0.6606	0.5165
954	0.3948	0.2374
955	0.3948	0.2374
956	0.4985	0.4922
957	0.4985	0.4922
958	0.6023	0.5683
959	0.3948	0.2374
960	0.3948	0.2374
961	0.3948	0.2374
962	0.0000	0.0000
963	0.0000	0.0000
964	0.0000	0.0000
965	0.0000	0.0000
966	0.0000	0.0000
967	0.6305	0.6045
968	0.6305	0.6045
969	0.0000	0.0000
970	0.4185	0.4185
971	0.4185	0.4185
972	0.4576	0.4576
973	0.3741	0.3483
974	0.2115	0.2047
975	0.2115	0.2047
976	0.2115	0.2047
977	0.2115	0.2047
978	0.3200	0.2195
979	0.3200	0.2195
980	0.4586	0.4354
981	0.4508	0.4508
982	0.3905	0.3565
983	0.4276	0.3717
984	0.4276	0.3717
985	0.3599	0.2369
986	0.5540	0.5540
987	0.0000	0.0000
988	0.4059	0.4059
989	0.4059	0.4059
990	0.4821	0.4634
991	0.4821	0.4634
992	0.4821	0.4634
993	0.4059	0.4059
994	0.4059	0.4059
995	0.0938	0.0642
996	0.0261	0.0261
997	0.0938	0.0642
998	0.0261	0.0261
999	0.1765	0.1765

LINE 35 - CLAIM COST BY TIER STRUCTURE

A. There are three possible tier structures, shown below. The employer will choose 1 of the following tiers for pricing structure.

Tier Structures	
2 Tier	Employee Only Family (1 or more dependents)
3 Tier	Employee Only Employee & 1 Employee & 2+
4 Tier	Employee Only Employee & Spouse Employee & Child(ren) Employee & Spouse & Child(ren)

B. The table below depicts national average dependent/family unit structures.

National Average of Dependent/Family Unit Structures

(the factors given below are based on assumed portions of dependent units)

Structure of Dependent Units		With Spouse	With Child(ren)	Ave # Children per Dep Unit
2 Tier:	**1 or more Dependents**	0.830	0.738	1.900
3 Tier:	**1 Dependent**	0.712	0.288	1.000
	2 or more Dependents	0.898	1.000	2.000
4 Tier:	**Spouse**	1.000	0.000	0.000
	Child(ren)	0.000	1.000	1.600
	Spouse + Child(ren)	1.000	1.000	2.000

C. The below formulas adjust the final claim cost by steps A and B.

Adjusted Claim Costs

2 Tier: **One Plus:** [(0.830) x _____] + [(0.738) x (1.900) x _____] = $ _____ (LINE 35Ci)

3 Tier: **One Dep:** [(0.712) x _____] + [(0.288) x (1.000) x _____] = $ _____ (LINE 35Cii)

Two Plus: [(0.898) x _____] + [(1.000) x (2.000) x _____] = $ _____ (LINE 35Ciii)

4 Tier: **Sp(ouse)** [(1.000 x _____] + [(0.000) x (0.000) x _____] = $ _____ (LINE 35Civ)

Child(ren): [(1.000 x 1.600) x _____] = $ _____ (LINE 35Cv)

Sp(ouse) + Ch(ildren): [(1.000) x _____] + [(1.000) x (2.000) x _____] = $ _____ (LINE 35Cvi)

LINE 36 - ACCESS FEE

The Access Fee for zip codes that offer PPO is shown in the table below.
The fee for plans using the Proposed Networks varies based on the employee's zip code.
Use the penetration table (Line 34) to determine which zip codes offer PPO.

PPO Access Fee	
Zip Code	Factor
2	0.00
3	0.00
5	0.00
10	0.86
11	1.59
12	0.63
13	1.28
14	1.28
15	1.31
16	1.59
17	0.66
18	0.80
19	1.01
20	1.16
21	1.44
22	1.44
23	1.30
24	0.71
25	0.00
26	0.51
27	1.74
28	0.96
29	1.11
30	0.44
31	0.44
32	0.19
33	0.44
34	0.18
35	0.18
36	0.18
37	0.21
38	0.22
39	0.20
40	0.20
41	0.48
42	0.31
43	0.26
44	0.20
45	0.26
46	0.20
47	0.20
48	0.20
49	0.26
50	0.69
51	0.63
52	0.62
53	0.62
54	0.70
55	0.00
56	0.62
57	0.62
58	0.62
59	0.62
60	1.26
61	0.96
62	0.95
63	0.96
64	0.83
65	1.06
66	1.15

67	1.13
68	0.96
69	0.96
70	1.67
71	1.74
72	1.65
73	1.74
74	1.38
75	1.37
76	1.33
77	1.73
78	1.35
79	0.90
80	1.98
81	1.98
82	1.98
83	1.98
84	1.98
85	1.40
86	1.77
87	1.43
88	1.91
89	2.11
90	0.00
91	0.00
92	0.00
93	0.00
94	0.00
95	0.00
96	0.00
97	0.00
98	0.00
99	0.00
100	1.41
101	1.40
102	1.37
103	1.95
104	2.21
105	1.23
106	1.93
107	1.71
108	1.71
109	1.41
110	1.86
111	1.96
112	1.94
113	2.34
114	2.34
115	1.89
116	1.89
117	1.98
118	1.26
119	1.96
120	0.85
121	0.84
122	1.47
123	1.08
124	1.20
125	1.28
126	1.21
127	1.20
128	0.70
129	0.00
130	0.74
131	0.74
132	0.96
133	0.84
134	0.84

135	0.84
136	0.79
137	0.00
138	1.22
139	0.00
140	1.21
141	1.21
142	1.80
143	1.21
144	0.36
145	0.36
146	0.80
147	0.16
148	0.30
149	0.30
150	1.61
151	1.61
152	1.75
153	1.61
154	1.60
155	1.68
156	1.68
157	0.96
158	1.32
159	1.68
160	1.91
161	1.91
162	1.32
163	0.32
164	1.34
165	1.34
166	0.87
167	0.44
168	0.87
169	0.56
170	1.36
171	1.35
172	0.58
173	1.16
174	1.11
175	0.49
176	0.94
177	0.56
178	0.56
179	1.13
180	1.74
181	1.70
182	1.15
183	2.17
184	2.06
185	2.06
186	1.77
187	1.77
188	0.10
189	2.19
190	1.65
191	1.90
192	0.00
193	1.23
194	1.88
195	0.98
196	1.00
197	0.58
198	0.58
199	0.51
200	2.26
201	1.67
202	1.41
203	1.41
204	1.41
205	1.41
206	1.62

207	2.15
208	2.27
209	2.27
210	2.06
211	2.06
212	2.43
214	1.84
215	1.92
216	1.24
217	1.92
218	1.24
219	2.06
220	2.03
221	2.02
222	1.95
223	1.95
224	2.16
225	2.16
226	0.45
227	0.45
228	0.45
229	0.45
230	0.94
231	0.94
232	1.23
233	1.15
234	1.15
235	1.12
236	1.13
237	1.18
238	0.97
239	0.32
240	0.34
241	0.35
242	0.39
243	0.18
244	0.29
245	0.29
246	0.31
247	0.19
248	0.19
249	0.00
250	0.51
251	0.51
252	0.00
253	0.51
254	0.61
255	0.53
256	0.51
257	0.51
258	0.24
259	0.19
260	0.53
261	0.61
262	0.00
263	0.61
264	0.61
265	0.55
266	0.19
267	0.61
268	0.61
269	0.00
270	0.21
271	0.47
272	0.38
273	0.22
274	0.28
275	0.78
276	0.64
277	0.64
278	0.29
279	0.29
280	0.39
281	0.40
282	0.66
283	0.41

284	0.41
285	0.29
286	0.09
287	0.15
288	0.15
289	0.14
290	0.13
291	0.13
292	0.41
293	0.20
294	0.60
295	0.16
296	0.27
297	0.63
298	0.45
299	0.45
300	1.51
301	1.48
302	1.48
303	1.22
304	0.22
305	0.92
306	0.97
307	0.93
308	0.58
309	0.58
310	0.26
311	1.22
312	0.45
313	0.85
314	0.85
315	0.22
316	0.43
317	0.43
318	0.43
319	0.43
320	1.79
321	1.35
322	1.94
323	0.77
324	0.76
325	0.77
326	0.90
327	1.70
328	2.00
329	1.46
330	2.72
331	2.48
332	2.48
333	2.57
334	2.24
335	2.30
336	2.20
337	1.84
338	1.38
339	1.51
340	0.00
341	1.30
342	1.92
343	0.00
344	1.29
345	0.00
346	2.01
347	2.13
348	0.00
349	1.89
350	0.75
351	0.75
352	0.87
353	0.00
354	0.75
355	0.75

356	0.75
357	0.61
358	0.61
359	0.44
360	0.36
361	0.36
362	0.44
363	0.49
364	0.36
365	0.51
366	0.51
367	0.36
368	0.50
369	0.00
370	1.46
371	1.46
372	1.51
373	0.66
374	0.66
375	0.00
376	0.43
377	0.93
378	0.93
379	1.06
380	1.13
381	1.57
382	0.42
383	0.42
384	0.33
385	0.93
386	0.36
387	0.43
388	0.10
389	0.43
390	0.44
391	0.44
392	0.73
393	0.48
394	0.61
395	0.61
396	0.61
397	0.18
398	0.43
399	0.00
400	1.82
401	1.78
402	2.18
403	1.11
404	1.06
405	1.64
406	1.56
407	1.09
408	1.09
409	1.09
410	0.93
411	1.24
412	1.27
413	0.00
414	1.24
415	1.24
416	1.24
417	0.00
418	1.24
419	0.00
420	0.79
421	0.79
422	0.79
423	0.79
424	0.79
425	1.09
426	1.09
427	1.09

428	
429	0.00
430	1.18
431	1.19
432	1.44
433	1.07
434	1.14
435	1.12
436	1.80
437	1.08
438	1.08
439	1.08
440	1.77
441	2.00
442	1.64
443	1.60
444	1.59
445	1.59
446	1.14
447	1.13
448	1.08
449	1.08
450	1.33
451	1.34
452	1.19
453	1.02
454	1.73
455	1.05
456	1.17
457	1.08
458	0.27
459	0.00
460	1.09
461	1.08
462	1.42
463	0.79
464	0.77
465	0.69
466	0.71
467	0.41
468	0.42
469	0.38
470	0.57
471	0.57
472	0.58
473	1.06
474	0.71
475	0.33
476	0.36
477	0.34
478	0.57
479	0.38
480	1.43
481	1.28
482	1.71
483	1.39
484	1.26
485	1.26
486	0.59
487	0.59
488	0.58
489	0.56
490	0.45
491	0.45
492	0.45
493	0.50
494	0.49
495	0.58
496	0.63
497	0.63

498	0.28
499	0.50
500	0.60
501	0.62
502	0.61
503	0.63
504	0.22
505	0.35
506	0.51
507	0.51
508	0.80
509	0.00
510	0.80
511	0.22
512	0.80
513	0.22
514	0.81
515	0.81
516	0.00
517	0.00
518	0.00
519	0.00
520	0.47
521	0.53
522	0.39
523	0.39
524	0.45
525	0.39
526	0.39
527	0.19
528	0.20
529	0.00
530	0.81
531	0.92
532	1.36
533	0.00
534	1.15
535	0.56
536	0.00
537	0.83
538	0.57
539	0.51
540	1.03
541	0.49
542	0.49
543	0.66
544	0.64
545	0.27
546	0.42
547	0.53
548	0.28
549	0.57
550	1.13
551	1.09
552	0.00
553	1.03
554	1.12
555	1.03
556	0.15
557	0.15
558	0.32
559	0.55
560	0.37
561	0.24
562	0.26
563	0.68
564	0.68
565	0.16
566	0.19
567	0.16

568	0.00
569	0.00
570	0.09
571	0.08
572	0.09
573	0.09
574	0.09
575	0.09
576	0.00
577	0.09
578	0.00
579	0.00
580	0.10
581	0.12
582	0.10
583	0.12
584	0.04
585	0.01
586	0.01
587	0.04
588	0.04
589	0.00
590	0.06
591	0.01
592	0.06
593	0.06
594	0.06
595	0.06
596	0.06
597	0.06
598	0.07
599	0.06
600	1.11
601	1.19
602	1.03
603	1.04
604	1.56
605	1.35
606	1.55
607	1.60
608	1.53
609	1.50
610	0.70
611	1.22
612	0.35
613	0.38
614	0.37
615	0.37
616	0.61
617	0.36
618	0.85
619	0.44
620	1.39
621	0.00
622	1.26
623	0.45
624	0.89
625	0.30
626	0.30
627	0.78
628	0.89
629	0.79
630	1.45
631	1.34
632	0.00
633	1.65
634	0.17
635	1.11
636	0.66
637	0.66

638	0.26
639	0.26
640	1.83
641	1.78
642	0.00
643	0.00
644	1.11
645	1.28
646	1.11
647	0.70
648	0.37
649	0.00
650	0.22
651	0.22
652	0.46
653	0.70
654	0.89
655	0.89
656	0.40
657	0.39
658	0.93
659	0.00
660	1.30
661	1.87
662	1.54
663	0.00
664	0.63
665	0.63
666	0.10
667	0.56
668	0.56
669	0.00
670	0.32
671	0.32
672	0.54
673	0.56
674	0.13
675	0.32
676	0.13
677	0.00
678	0.15
679	0.23
680	1.19
681	1.90
683	0.54
684	0.55
685	0.94
686	0.54
687	1.19
688	0.54
689	0.54
690	0.54
691	0.54
692	0.54
693	0.54
694	0.00
695	0.00
696	0.00
697	0.00
698	0.00
699	0.00
700	1.03
701	1.19
702	0.00
703	0.58
704	1.02
705	0.58
706	0.58
707	1.54
708	1.17

709	
710	0.88
711	0.88
712	0.88
713	0.88
714	0.88
715	0.00
716	0.30
717	0.30
718	0.30
719	0.30
720	0.85
721	0.85
722	0.72
723	0.47
724	0.47
725	0.47
726	0.47
727	0.84
728	0.30
729	0.84
730	1.50
731	1.95
732	0.00
733	0.00
734	0.83
735	0.83
736	0.83
737	0.72
738	0.60
739	0.71
740	1.24
741	1.48
742	0.00
743	1.38
744	1.38
745	0.83
746	0.60
747	0.83
748	1.13
749	0.83
750	1.62
751	1.55
752	1.82
753	1.81
754	0.65
755	0.63
756	0.37
757	0.84
758	0.24
759	0.24
760	1.50
761	1.97
762	1.54
763	1.54
764	0.84
765	1.26
766	1.34
767	1.34
768	0.76
769	0.76
770	1.66
771	0.00
772	1.66
773	1.34
774	1.70
775	1.55
776	1.23
777	1.25
778	1.27
779	1.56

780	0.71
781	1.52
782	1.74
783	0.86
784	0.86
785	0.92
786	1.51
787	1.44
788	0.76
789	1.56
790	0.32
791	0.33
792	0.32
793	0.53
794	0.55
795	0.84
796	0.84
797	0.76
798	0.80
799	0.80
800	1.50
801	1.42
802	1.82
803	0.60
804	0.80
805	1.41
806	1.53
807	1.53
808	1.63
809	1.63
810	0.63
811	0.63
812	0.63
813	0.63
814	0.63
815	0.63
816	0.48
817	0.00
818	0.00
819	0.00
820	0.46
821	0.00
822	0.46
823	0.46
824	0.46
825	0.00
826	0.46
827	0.46
828	0.46
829	0.46
830	0.46
831	0.46
832	0.99
833	1.05
834	1.00
835	0.96
836	0.94
837	0.53
838	0.93
839	0.00
840	1.94
841	2.02
842	0.00
843	1.65
844	1.65
845	0.94
846	1.69
847	0.94

848	
849	0.00
850	2.23
851	0.00
852	2.04
853	2.48
854	0.00
855	1.00
856	1.69
857	1.84
858	0.00
859	1.02
860	0.31
861	0.00
862	0.00
863	1.00
864	1.00
865	0.31
866	0.00
867	0.00
868	0.00
869	0.00
870	0.81
871	1.14
872	0.00
873	0.81
874	0.81
875	0.81
876	0.00
877	0.81
878	1.25
879	0.00
880	1.25
881	1.25
882	1.25
883	1.25
884	0.00
885	0.00
886	0.00
887	0.00
888	0.00
889	0.00
890	2.73
891	2.72
892	0.00
893	0.00
894	1.56
895	1.56
896	0.00
897	1.58
898	1.54
899	0.00
900	2.33
901	0.00
902	2.32
903	2.31
904	1.87
905	2.07
906	2.37
907	2.22
908	1.95
910	2.26
911	2.23
912	2.26
913	2.12
914	2.28
915	1.94
916	2.00
917	2.61
918	2.11
919	1.92
920	1.90
921	1.97
922	2.35
923	2.57
924	2.64
925	2.62
926	2.44
927	2.17
928	2.64

929	0.00
930	2.50
931	1.18
932	2.49
933	2.50
934	1.08
935	2.51
936	2.18
937	2.18
938	0.00
939	1.85
940	1.12
941	1.10
942	0.00
943	1.22
944	1.21
945	1.26
946	1.26
947	1.26
948	1.26
949	1.26
950	1.33
951	1.33
952	1.84
953	1.80
954	0.81
955	0.77
956	1.71
957	1.71
958	2.01
959	0.84
960	0.87
961	0.90
962	0.00
963	0.00
964	0.00
965	0.00
966	0.00
967	1.10
968	1.09
969	0.00
970	1.01
971	1.01
972	1.04
973	0.84
974	0.46
975	0.46
976	0.46
977	0.46
978	0.39
979	0.45
980	0.94
981	1.03
982	0.77
983	0.92
984	0.92
985	0.48
986	1.00
987	0.00
988	0.80
989	0.80
990	0.92
991	0.93
992	0.92
993	0.80
994	0.80
995	0.09
996	0.04
997	0.09
998	0.00
999	0.17

LINE 37 - FINAL CLAIM COST SUMMARY

The claim costs and adjustments found in LINE 34 and LINE 34C are combined with the Access Fee (LINE 36) to find a final claim cost summary as shown below.

For each blank below, find the Final Summary Claim Cost

		# lives	Final Summary Claim Cost	
	2 Tier			
37(1)	EE	_____ (a)	$_____ (b)	LINE 34C(EE) + Access Fee (if applicable)
37(2)	Family	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Ci + Access Fee (if applicable)
	3 Tier			
37(3)	EE	_____ (a)	$_____ (b)	LINE 34C(EE) + Access Fee (if applicable)
37(4)	EE & 1	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Cii + Access Fee (if applicable)
37(5)	EE & 2+	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Ciii + Access Fee (if applicable)
	4 Tier			
37(6)	EE	_____ (a)	$_____ (b)	LINE 34C(EE) + Access Fee (if applicable)
37(7)	EE & SP	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Civ + Access Fee (if applicable)
37(8)	EE & CH	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Cv + Access Fee (if applicable)
37(9)	EE & SP & CH	_____ (a)	$_____ (b)	LINE 34C(EE) + LINE 35Cvi + Access Fee (if applicable)

LINE 38 - MONTHLY NET PREMIUM

To find the monthly premium for a chosen tier, find the product of (a) and (b) in LINE 39, for each category. For example, if the plan is 2 Tier, then:

Monthly Prem for EE = LINE37(1)(a) x LINE37(1)(b), and
Monthly Prem for Fam = LINE37(2)(a) x LINE37(2)(b)

Then, take the sum of the monthly premiums for each category to find the monthly net premium.

LINE 39 - MONTHLY NET PREMIUM WITH RETENTION EXPENSE

A. The monthly net premium amount is used to look up the retention expense from the chart below.

Retention Expense Schedule			
Monthly Premium Range		**True Group**	**Voluntary**
0	299	25.7%	25.7%
300	499	22.6%	22.6%
500	799	19.7%	19.7%
800	1,249	16.7%	16.7%
1,250	1,999	15.7%	15.7%
2,000	3,999	15.3%	15.3%
4,000	7,499	15.1%	15.1%
7,500	9,999	14.9%	14.9%
10,000	19,999	14.7%	14.7%
20,000	39,999	13.5%	13.5%
40,000	Above	13.1%	13.1%

B. Monthly Net Premium with Retention Expense

Monthly Net Premium with Retention Expense = $\frac{\text{Monthly Net Premium}}{(1 - \text{Retention Expense})}$

C. Total Annual Premium with Retention Expense = 12 x Monthly Net Premium with Retention Expense (LINE 39B)

LINE 40 - COMMISSION

A. Commission can either be a flat percent or a graded percent. If flat, the commission can range from 0% to 30%. Use the formula below to get the total annual commission.

Total Annual Commission (Flat) = 12 * Monthly Net Premium * Commission Percent

If the commission is graded, then it can either be a 10% or 12% graded. To get the total annual commission, use the annual premium (LINE 39C), and the chart below. As an example, if the premium is $38,000, then $8,000 will fall into the 2% category, $10,000 in the 4% category, $10,000 in the 8% category, and $10,000 in the 10% category.

The commission schedule used is based on the amount shown on the RFP for each group as requested by the broker.
If graded 10% or 12%, the amount of premium determines the commission percentage. If flat, a specific commission percentage is requested.

	Graded Commission Chart		
1	**Annual Premium Range**	**10% Graded**	**12% Graded**
2	0 to 10,000	10.00%	12.00%
3	10,001 to 20,000	8.00%	8.00%
4	20,001 to 30,000	4.00%	4.00%
5	30,001 to 50,000	2.00%	2.00%
6	50,001 to 100, 000	1.50%	1.50%
7	100,001 to 250,000	0.25%	0.25%
8	250,001 to 500,000	0.15%	0.15%
	500,001 to 2,000,000	0.15%	0.15%

To get the graded commission percent, take the total annual commission and divide by the monthly net premium.

Commission Percent (Graded) = Total Graded Commission from Table / Monthly Net Premium with Retention Expense(LINE 39B)

LINE 41 - OVERRIDE AND PREMIUM TAX

The override used is based on the amount shown on the RFP for each group as requested by the broker. It is a flat percentage, but is usually zero.

A. The Premium Tax is shown by state in the table below.

Premium Tax Table	
State	**Tax**
AK	0.0270
AL	0.0160
AR	0.0250
AZ	0.0200
CA	0.0235
CO	0.0200
CT	0.0175
DC	0.0200
DE	0.0200
FL	0.0175
GA	0.0225
HI	0.0427
IA	0.0100
ID	0.0150
IL	0.0040
IN	0.0130
KS	0.0200
KY	0.0150
LA	0.0225
MA	0.0200
MD	0.0200
ME	0.0200
MI	0.0210
MN	0.0200
MO	0.0200
MS	0.0300
MT	0.0275
NC	0.0190
ND	0.0175
NE	0.0050
NH	0.0200
NJ	0.0105
NM	0.0300
NV	0.0350
NY	0.0070
OH	0.0100
OK	0.0225
OR	0.0000
PA	0.0200
RI	0.0200

SC	0.0125
SD	0.0250
TN	0.0175
TX	0.0175
UT	0.0225
VA	0.0225
VT	0.0260
WA	0.0200
WI	0.0000
WV	0.0300
WY	0.0075

B. The sum of the override and commission cannot be greater than 30%.

C. Comm-Override-PremTax Factor = Commission + Override + Premium Tax Percentage

LINE 42 - SUMMARY WITH RETENTION, COMMISSION, OVERRIDE, AND PREMIUM TAX

The Summary Final Claim Cost is adjusted by Premium Tax, Commission, Override, and Retention.

2 Tier	
EE	LINE 37(1)(b) / (1 - LINE 39A) x (1 - LINE 41C)
FAMILY	LINE 37(2)(b) / (1 - LINE 39A) x (1 - LINE 41C)

3 Tier	
EE	LINE 37(3)(b) / (1 - LINE 39A) x (1 - LINE 41C)
EE & 1 DEP	LINE 37(4)(b) / (1 - LINE 39A) x (1 - LINE 41C)
EE & 2+ DEP	LINE 37(5)(b) / (1 - LINE 39A) x (1 - LINE 41C)

4 Tier	
EE	LINE 37(6)(b) / (1 - LINE 39A) x (1 - LINE 41C)
EE & SP	LINE 37(7)(b) / (1 - LINE 39A) x (1 - LINE 41C)
EE & CH	LINE 37(8)(b) / (1 - LINE 39A) x (1 - LINE 41C)
EE & SP & CH	LINE 37(9)(b) / (1 - LINE 39A) x (1 - LINE 41C)

LINE 43 - RATE GUARANTEE

If a two year rate guarantee is requested, the final claim costs found in Line 42 are multiplied by 1.04 and the rates are applicable for two years from the effective date.
If this option is not requested the rates are only good for one year from the effective date.

LINE 44 - ANNUAL OPEN ENROLLMENTS

If annual open enrollments are requested for takeover groups, the final claim costs found in Line 43 are multiplied by 1.01 for true group non-contributory plans, 1.02 for true group contributory plans, and 1.03 for voluntary plans.
Non-contributory plans are plans where the employer contribution is 100%.
True group contributory plans are plans where the employer contribution is between 1 and 99%.
Voluntary plans are plans where the employer contribution is 0%.

LINE 45 - MULTIPLE OPTION PRICING

Employers may choose to offer multiple coverage options to their employees. Employees then select the option that best meets their dental needs.

For the standard pricing model, we assume Participation is 75% for True Group and 45% for Voluntary. Participation Factors are normalized to the standard assumption.

Participation Factors		
	Normalized to	
Part	75%	45%
75%	1.000	
70%	1.012	
65%	1.024	
60%	1.039	
55%	1.061	
50%	1.084	
45%	1.109	1.000
40%	1.141	1.029
35%	1.180	1.064
30%	1.229	1.109
25%	1.299	1.171
20%	1.384	1.248
15%	1.450	1.307
10%	1.518	1.369
5%	1.568	1.414

Election Percentages are the percent of the participating employees that select each coverage option. Election Percentages would be actual for renewals. For new policies, Election Percentages would be based on the default Election Percentages.

Default Election Percentages:					
	Options	Option 1	Option 2	Option 3	Option 4
Two Options	2	60%	40%		
Three Options	3	50%	30%	20%	
Four Options	4	40%	20%	20%	20%

	(a)	(b)	(c)	(d)	(e)
	Option 1	Option 2	Option 3	Option 4	Total
Election Percentages	EP1	EP2	EP3	EP4	TEP (100%)
(1)Cumulative Election %s	EP1+EP2+EP3+EP4	EP2+EP3+EP4	EP3+EP4	EP4	
(2)Part. (True or Vol)	75% or 45%	75% or 45%	75% or 45%	75% or 45%	
(3)Part. For Each Option	(1a) x (2a)	(1b) x (2b)	(1c) x (2c)	(1d) x (2d)	
(4)Part Factor from Table*	PF1	PF2	PF3	PF4	
(5)Claim Cost by Option**	CC1	CC2	CC3	CC4	Total CC
(6)Differential to Total CC	-	(CC2 - CC1)/TCC	(CC3 - CC2)/TCC	(CC4 - CC3)/TCC	
(7)Morbidity Load	-	(6b)x(PF2-1)x(1b)	(6c)x(PF3-1)x(1c)	(6d)x(PF4-1)x(1d)	(7b)+(7c)+(7d)***

*Intermediate values are interpolated
**Claim Cost by Option is per EE and is based on the overall demographics and plan design elements within each option at the assumed participation level
***Total "Morbidity Load" (7e) is applied to each option

Retention Load* = (1 - Retention) x (1 - Commission - Override - Premium Tax)
*Based on the Total Claim Cost (5e) x Total Morbidity Load (7e) x Number of Participating Employees

Premium (Option 1) = al Morbidity Load (7e) x CC1 / Retention Load

Premium (Option 2) = al Morbidity Load (7e) x CC2 / Retention Load

Premium (Option 3) = al Morbidity Load (7e) x CC3 / Retention Load

Premium (Option 4) = al Morbidity Load (7e) x CC4 / Retention Load

LINE 45 - INCENTIVE FEATURE FOR PREVENTIVE CLAIMS

Employers may choose to offer an Incentive Feature for Preventive Claims. If this option is selected, Type 1 claim costs will not apply to the Member's Annual Maximum

Preventive Incentive Adjustment	
Annual Maximum*	**Rate Load**
500	1.160
750	1.096
1,000	1.063
1,200	1.050
1,250	1.045
1,500	1.043
1,750	1.022
2,000	1.007
2,500	1.002
3000+	1.001

* Intermediate values will be linearly interpolated from the above table. An example of this is as follows:

Rate Load for Annual Maximum of 700: ((750-700)*1.137 + (700-500)*1.075)/(750-500) = 1.0874

LINE 46 - MAXIMUM ROLLOVER OPTION

Employers may choose to offer a Maximum Rollover Option. This option allows Members who meet pre-determined minimum and maximum claim thresholds to increase their annual maximum by their Max Rollover Account balance. Factors vary based on Annual Plan Maximum and Employer selected minimum and maximum claim thresholds. Pricing was developed based on claim simulation. Fifteen years of claims experience was simulated for 10,000 members.

Maximum Rollover Factors						
Annual Plan Maximum*	**Minimum Claim Threshold**	**Maximum Claim Threshold**	**Annual Rollover Amount**	**Additional PPO Rollover Amount**	**Max Rollover Account Balance**	**Annual Rate Load**
500	1	[200-250]	[100-125]	[25-50]	500	1.013
750	1	[250-350]	[125-175]	[25-75]	[500-750]	1.017
1,000	1	[500-600]	250	100	1,000	1.019
1,200	1	[500-600]	[250-300]	[100-150]	1,200	1.016
1,250	1	[500-600]	[250-300]	150	1,250	1.015
1,500	1	[700-800]	[250-375]	[125-250]	[1000-1500]	1.012
2,000	1	[750-1000]	[200-500]	[100-400]	1,500	1.007
2,500	1	[900-1250]	[450-625]	[75-250]	[1500-2500]	1.005
3000 - 5000	1	[1000-2500]	[500-1250]	[50-250]	1,500	1.001
500	1	500	[100-125]	[25-50]	500	1.025
750	1	750	[125-175]	[25-75]	[500-750]	1.026
1,000	1	1,000	250	100	1,000	1.022
1,200	1	1,200	[250-300]	[100-150]	1,200	1.019
1,250	1	1,250	[250-300]	150	1,250	1.018
1,500	1	1,500	[250-375]	[125-250]	[1000-1500]	1.015
2,000	1	2,000	[200-400]	[100-400]	1,500	1.008
2,500	1	2,500	[450-625]	[75-250]	[1500-2500]	1.007
3000 - 5000	1	[3000-5000]	[500-1250]	[50-250]	[1500-5000]	1.001
500	0	200	100	50	500	1.030
500	0	250	125	25	500	1.038
750	0	[250-350]	[125-175]	[25-75]	[500-750]	1.031
1,000	0	[500-600]	250	100	1,000	1.030
1,200	0	[500-600]	[250-300]	[100-150]	1,200	1.024
1,250	0	[500-600]	[250-300]	150	1,250	1.023
1,500	0	[700-800]	[250-375]	[125-250]	[1000-1500]	1.018
2,000	0	[750-1000]	[200-500]	[100-400]	1,500	1.010
2,500	0	[900-1250]	[450-625]	[75-250]	[1500-2500]	1.006
3000 - 5000	0	[1000-2500]	[500-1250]	[50-250]	1,500	1.001
500	0	500	[100-125]	[25-50]	500	1.042
750	0	750	[125-175]	[25-75]	[500-750]	1.038
1,000	0	1,000	250	100	1,000	1.032
1,200	0	1,200	[250-300]	[100-150]	1,200	1.025
1,250	0	1,250	[250-300]	150	1,250	1.027
1,500	0	1,500	[250-375]	[125-250]	[1000-1500]	1.019
2,000	0	2,000	[200-500]	[100-400]	1,500	1.012
2,500	0	2,500	[450-625]	[75-250]	[1500-2500]	1.007
3000 - 5000	0	[3000-5000]	[500-1250]	[50-250]	[1500-5000]	1.001

* Intermediate values will be linearly interpolated from the above table. An example of this is as follows:

Annual Plan Maximum of 625: ((750-625)*1.013 + (625-500)*1.017) / (750-500) = 1.015

State:	District of Columbia	**Filing Company:**	The Lincoln National Life Insurance Company
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health Dental		
Product Name:	Group Dental		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	Dental Rates 1013 Cover Letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	PPO Actuarial 1013.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	The actuarial certification is included in the actuarial memorandum attached above.
Attachment(s):	
Item Status:	
Status Date:	

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

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

State: District of Columbia
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health Dental
Product Name: Group Dental
Project Name/Number: /
Filing Company: The Lincoln National Life Insurance Company

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	We are not submitting a URRT.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	We are not propsoing a rate increase
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Loss Ratio Experience History
Comments:	
Attachment(s):	DC Exhibit 1013.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	Side-by-Side Comparison of Changes
Comments:	
Attachment(s):	DCsideBySideComparison.pdf
Item Status:	
Status Date:	

State:	District of Columbia	**Filing Company:**	The Lincoln National Life Insurance Company
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health Dental		
Product Name:	Group Dental		
Project Name/Number:	/		

Attachment DC Exhibit 1013.xlsx is not a PDF document and cannot be reproduced here.

The Lincoln National Life Insurance Company
Group Insurance Service Office
8801 Indian Hills Drive
OMAHA, NE 68114

April 29, 2013

NAIC No.: 0020-65676
FEIN No.: 35-0472300

District of Columbia
Dept. of Insurance and Securities Reg.
Insurance Products Bureau
810 First Street, N.E., Suite 701
Washington DC 20002

Re: Group Dental Rate Filing
GL11-DENTAL RATES 10/13

Enclosed for filing with your Department is a copy of the captioned rate filing. We are requesting these rates be approved for use with our Group Policy Series GL11 and GL1101 and Group Certificate Series GL12 and GL1102. These forms are marketed to employer groups via licensed agents and brokers.

These rates include revisions to the following factors. The Actuarial Memorandum gives a detailed explanation of these changes:

- Base Claim Costs
- PPO Discount Factors
- MAC Discount Factors
- Deductible Disincentive Factors
- Deductible Credits
- Age Adjustment Factors
- Child Age Adjustment Factors
- Spouse Adjustment
- Trend Adjustment
- Annual Maximum Adjustments
- Standard Industry Classification (SIC) Adjustments
- Area Factors
- COB Adjustment Factors
- Actuarial Pricing Factor
- PPO Penetration Factors
- Access Fees
- Retention Factors

This replaces GL11 DENTAL RATES 09/12, which were approved by your Department on January 07, 2013.

Our domicile state of Indiana approved these rates on December 23, 2013.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Your review and notice of approval will be greatly appreciated.

Sincerely,

Michael Nohl, F.S.A., M.A.A.A
Actuary - Director
The Lincoln National Life Insurance Company
Voice: (402) 361-2723
Fax: (402) 361-2921
E-Mail: Michael.Nohl@lfg.com

The Lincoln National Life Insurance Company
Group Dental Actuarial Memorandum

This memorandum is intended to provide actuarial information and support of premium rates for Group Policy Series GL11 and Certificate Series GL12, providing group dental insurance. The attached filing shows the premium development model for Indemnity and PPO dental coverages.

The rating assumptions were developed from a combination of Lincoln National experience and Milliman rating model contained in their Dental Cost Guidelines. The rates reflect costs associated with four dental services categories, namely, preventive/diagnostic (Type I), basic (Type II), major services (Type III), and orthodontia (Type IV – optional coverage). Provided are line-by-line instructions on how to calculate the manual rates for True Group Indemnity, Voluntary Group Indemnity, and PPO Dental plans.

Based on Lincoln's dental experience and information from actuarial consultant manuals changes have been made to improve the accuracy of our manual rates. The starting claim costs have been adjusted to reflect current experience. The starting claim cost assumes a January 1, 2011 effective date, $0 deductible, $1,500 annual maximum, 1.00 adjustment factors, and no orthodontia coverage. The starting claim cost procedure categories can be moved between types 1, 2, and 3 and are shown on the attached pages 1-5 (Lines 1-3) of the manual.

Changes have been made to the U&C Adjustment factors. The proposed factors are shown on the attached page 6 (Line 5).

Changes have been made to the PPO Discount factors and MAC Discount factors. The proposed factors are shown on the attached pages 6-32 (Line 5).

Changes have been made to the Deductible Disincentive factors. The proposed factors are shown on the attached page 33 (Line 6).

Changes have been made to the Deductible Credits. The proposed Deductible Credits are shown on the attached pages 33-34 (Line 8) of the manual.

Changes have been made to the Age Adjustment factors. The proposed Age Adjustment factors are shown on the attached page 36 (Line 12) of the manual.

Changes have been made to the Child Age Adjustment factors. The proposed Child Age Adjustment factors are shown on the attached pages 37-38 (Line 12) of the manual.

The Spouse Adjustment has been adjusted to reflect current experience. The Spouse Adjustments are shown on the attached page 38 (Line 14).

The Trend Adjustment has been adjusted to reflect current experience. The Trend Adjustment is shown on the attached page 39 (Line 20).

The Annual Maximum Adjustments have been updated. The Annual Maximum Adjustment Factors are shown on the attached page 39 (Line 21).

Standard Industry Classification (SIC) Adjustments have been updated. The SIC Adjustments are shown on the attached pages 40-42 (Line 22) of the manual.

Area factors have been updated. The Area Adjustments are shown on the attached pages 44-56 (Line 24) of the manual.

COB Adjustment factors have been updated. The COB Adjustment factors are shown on the attached page 56 (Line 26) of the manual.

The Actuarial Pricing Factor has been updated. The proposed Actuarial Pricing Factor is shown on the attached page 71 (Line 31) of the manual.

The PPO Penetration Factors have been updated. The proposed Penetration Factors are shown on the attached pages 72-85 (Line 34) of the manual.

The Access Fees have been updated. The proposed Access Fees are shown on the attached pages 87-100 (Line 36) of the manual.

The Retention Factors have been updated. The proposed Retention Factors are shown on the attached page 101 (Line 39) of the manual.

The Rate Guarantee Factors have been updated. The proposed Rate Guarantee Factors are shown on the attached page 103 (Line 43) of the manual. The standard rate guarantee period is one year. A group may elect a two-year rate guarantee period for a 4% load to the rate.

The Incentive Feature for Preventive Claims Factors have been updated. The proposed factors are shown on the attached page 105 (Line 45) of the manual.

These rates are to be used for both small and large groups and not intended to be issued in conjunction with a major medical policy.

The overall rating impact of the items above for the District of Columbia is a decrease of 10.8%.

Trend

We are proposing a 6.5% trend for PPO business and 7.0% trend for Indemnity business.

Loss Ratio Experience History

Please see the attached exhibit DC *Exhibit 1013.pdf.*

Anticipated Loss Ratio

The anticipated loss ratio for this product is 70.5%.

Expense Breakdown

Below is a breakdown of the expenses for this product:

Expenses	Expense %
Sales, Marketing, Admin expenses	12.50%
Commission and any overrides	8.50%
DC Premium Tax	2.00%
Other applicable taxes, licenses, and fees	2.50%
Access fees	1.90%
Profit margin	3.40%
Investment income	-1.30%
Total	29.50%

Actuarial Certification

I hereby certify that this filing, to the best of my knowledge and judgment, is in compliance with the applicable laws of the state, that the benefits provided are reasonable in relation to the proposed premiums, and that this filing is in accordance with all relevant Actuarial Standards of Practice.

Michael Nohl, F.S.A., M.A.A.A
Actuary - Director
Lincoln Financial Group
April 22, 2014

	Deductible Credit							
	Revised							
	EE / SP Credit		Child Credit					
	Ded to All	Ded II & III	Ded to All			Ded II & III		
Ded			No Limit	2x	3x	No Limit	2x	3x
$0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
$25	1.95	1.04	2.00	0.39	1.38	0.67	0.44	0.63
$50	3.90	2.08	4.00	0.84	2.82	1.34	0.91	1.27
$75	5.83	3.10	5.99	1.42	4.30	1.99	1.36	1.87
$100	7.73	4.08	7.94	2.23	5.82	2.61	1.83	2.47
$125	9.55	5.03	9.79	3.02	7.24	3.20	2.27	3.04
$150	11.26	5.94	11.50	3.85	8.56	3.75	2.69	3.58
$175	12.86	6.79	13.06	4.70	9.77	4.26	3.10	4.08
$200	14.37	7.60	14.46	5.55	10.88	4.73	3.48	4.54
	Current							
	EE / SP Credit		Child Credit					
	Ded to All	Ded II & III	Ded to All			Ded II & III		
Ded			No Limit	2x	3x	No Limit	2x	3x
$0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
$25	1.72	0.94	1.79	0.35	1.23	0.61	0.40	0.57
$50	3.43	1.87	3.57	0.75	2.51	1.21	0.82	1.15
$75	5.13	2.78	5.34	1.27	3.83	1.80	1.24	1.70
$100	6.80	3.66	7.07	1.99	5.18	2.37	1.66	2.25
$125	8.39	4.51	8.71	2.69	6.44	2.91	2.06	2.76
$150	9.88	5.33	10.22	3.42	7.61	3.41	2.45	3.25
$175	11.30	6.10	11.60	4.17	8.68	3.87	2.82	3.71
$200	12.62	6.83	12.85	4.93	9.66	4.30	3.17	4.13
	Change							
	EE / SP Credit		Child Credit					
	Ded to All	Ded II & III	Ded to All			Ded II & III		
Ded			No Limit	2x	3x	No Limit	2x	3x
$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$25	13.7%	11.5%	12.1%	12.1%	12.1%	10.1%	10.1%	10.1%
$50	13.7%	11.5%	12.1%	12.1%	12.1%	10.1%	10.1%	10.1%
$75	13.7%	11.5%	12.2%	12.2%	12.2%	10.2%	10.2%	10.2%
$100	13.8%	11.5%	12.3%	12.3%	12.3%	10.2%	10.2%	10.2%
$125	13.8%	11.5%	12.4%	12.4%	12.4%	10.2%	10.2%	10.2%
$150	13.9%	11.5%	12.5%	12.5%	12.5%	10.1%	10.1%	10.1%
$175	13.9%	11.4%	12.6%	12.6%	12.6%	10.1%	10.1%	10.1%
$200	13.9%	11.3%	12.6%	12.6%	12.6%	10.0%	10.0%	10.0%

Starting Claim Costs									
	Revised			Current			Change		
	Employee	Spouse	Child	Employee	Spouse	Child	Employee	Spouse	Child
Type I	$15.628	$15.628	$18.370	$14.113	$14.113	$16.255	10.7%	10.7%	13.0%
Type II	$21.787	$21.787	$14.904	$19.380	$19.380	$13.278	12.4%	12.4%	12.2%
Type III	$12.601	$12.601	$0.683	$12.160	$12.160	$0.555	3.6%	3.6%	23.0%

Spouse Adjustment Factor									
	Revised			Current			Change		
	Type I	Type II	Type III	Type I	Type II	Type III	Type I	Type II	Type III
Factor	1.125	1.109	1.056	1.006	0.980	1.137	11.8%	13.1%	-7.1%

Actuarial Pricing Factor			
	Revised	Current	Change
True Group	1.077	1.154	-6.7%
Voluntary	1.077	1.154	-6.7%

Age Adjustment									
	Revised			Current			Change		
Age	Type I	Type II	Type III	Type I	Type II	Type III	Type I	Type II	Type III
<25	0.93	1.03	0.40	1.07	1.35	0.35	-13.0%	-23.7%	15.7%
25-29	0.93	1.03	0.40	0.97	1.03	0.43	-4.0%	0.0%	-5.8%
30-34	0.96	0.99	0.55	0.96	0.97	0.55	0.0%	2.5%	-0.9%
35-39	0.97	0.95	0.68	0.96	0.94	0.68	0.7%	0.9%	-0.2%
40-44	0.98	0.91	0.82	0.98	0.92	0.82	-0.4%	-1.4%	0.2%
45-49	0.98	0.96	1.10	1.01	0.97	1.08	-2.9%	-0.7%	1.5%
50-54	1.02	1.01	1.31	1.03	1.01	1.34	-1.0%	-0.4%	-2.1%
55-59	1.07	1.03	1.58	1.05	1.01	1.56	1.6%	2.4%	1.1%
60-64	1.14	1.11	1.91	1.08	1.08	1.83	5.4%	2.5%	4.3%
>65	1.20	1.21	2.19	0.97	1.03	1.89	23.6%	17.8%	15.7%

Benefit Waiting Period - True Group; Waived for None									
	Revised			Current			Change		
Length	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.000	1.005	1.145	1.000	1.070	1.145	0.0%	-6.1%	0.0%
3	0.964	0.968	1.104	0.964	1.031	1.104	0.0%	-6.1%	0.0%
6	0.928	0.933	1.063	0.928	0.993	1.063	0.0%	-6.1%	0.0%
12	0.850	0.854	0.974	0.850	0.909	0.974	0.0%	-6.1%	0.0%
18	0.789	0.793	0.904	0.789	0.844	0.904	0.0%	-6.1%	0.0%
24	0.723	0.726	0.847	0.723	0.773	0.847	0.0%	-6.1%	0.0%

Benefit Waiting Period - True Group; Waived for Current									
	Revised			Current			Change		
Length	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.000	1.005	1.145	1.000	1.070	1.145	0.0%	-6.1%	0.0%
3	0.966	0.970	1.107	0.966	1.033	1.107	0.0%	-6.1%	0.0%
6	0.935	0.939	1.071	0.935	1.000	1.071	0.0%	-6.1%	0.0%
12	0.873	0.877	1.000	0.873	0.934	1.000	0.0%	-6.1%	0.0%
18	0.841	0.844	0.963	0.841	0.899	0.963	0.0%	-6.1%	0.0%
24	0.792	0.796	0.907	0.792	0.847	0.907	0.0%	-6.1%	0.0%

Benefit Waiting Period - Voluntary; Waived for None									
	Revised			Current			Change		
Length	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.035	1.005	1.263	1.035	1.070	1.263	0.0%	-6.1%	0.0%
3	0.998	0.968	1.217	0.998	1.031	1.217	0.0%	-6.1%	0.0%
6	0.961	0.933	1.172	0.961	0.993	1.172	0.0%	-6.1%	0.0%
12	0.880	0.854	1.073	0.880	0.909	1.073	0.0%	-6.1%	0.0%
18	0.817	0.793	0.996	0.817	0.844	0.996	0.0%	-6.1%	0.0%
24	0.748	0.726	0.913	0.748	0.773	0.913	0.0%	-6.1%	0.0%

Benefit Waiting Period - Voluntary; Waived for Current									
	Revised			Current			Change		
Length	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4	Type 2	Type 3	Type 4
0	1.035	1.005	1.263	1.035	1.070	1.263	0.0%	-6.1%	0.0%
3	1.000	0.970	1.220	1.000	1.033	1.220	0.0%	-6.1%	0.0%
6	0.968	0.939	1.181	0.968	1.000	1.181	0.0%	-6.1%	0.0%
12	0.907	0.877	1.102	0.907	0.934	1.102	0.0%	-6.1%	0.0%
18	0.871	0.844	1.062	0.871	0.899	1.062	0.0%	-6.1%	0.0%
24	0.820	0.796	1.000	0.820	0.847	1.000	0.0%	-6.1%	0.0%

Trend					
Revised		Current		Change	
PPO	Indemnity	Employee	Spouse	Employee	Spouse
1.065	1.070	1.075	1.075	-0.9%	-0.5%

COB Adjustment Factor								
Revised			Current			Change		
Employee	Spouse	Child	Employee	Spouse	Child	Employee	Spouse	Child
1.000	0.961	0.976	1.000	0.955	0.973	0.0%	0.7%	0.4%

U&C Adjustment			
U&C	**Revised**	**Current**	**Change**
50%	0.869	0.909	-4.4%
60%	0.885	0.936	-5.4%
70%	0.901	0.960	-6.1%
80%	0.930	0.980	-5.1%
85%	0.942	0.992	-5.1%
90%	0.958	1.000	-4.2%
95%	0.972	1.014	-4.2%

The Lincoln National Life Insurance Company
Proposed True Group and Voluntary Manual Changes

Size Adjustment				
Lives From	**Lives To**	**Revised**	**Current**	**Change**
-	**1**	1.500	1.500	0.0%
2	**4**	1.050	1.300	-19.2%
5	**9**	1.000	1.200	-16.7%
10	**24**	1.000	1.000	0.0%
25	**49**	1.000	1.000	0.0%
50	**99**	1.000	1.000	0.0%
100	**99,999**	0.950	0.950	0.0%

Orthodontia Costs						
Lifetime	Revised		Current		Change	
Maximum	Adult	Child	Employee	Spouse	Employee	Spouse
500	0.180	1.200	0.18	1.2	0.0%	0.0%
750	0.270	1.800	0.27	1.8	0.0%	0.0%
1000	0.360	2.400	0.36	2.4	0.0%	0.0%
1200	0.432	2.880	0.432	2.88	0.0%	0.0%
1250	0.450	3.000	0.45	3	0.0%	0.0%
1500	0.540	3.600	0.54	3.6	0.0%	0.0%
1750	0.600	3.950	0.583	3.887	2.9%	1.6%
2000	0.650	4.250	0.626	4.173	3.8%	1.8%
2250	0.690	4.500	0.649	4.325	6.3%	4.0%
2500	0.720	4.700	0.671	4.476	7.3%	5.0%
3000	0.770	5.000	0.733	4.959	5.0%	0.8%
3500	0.810	5.250	0.828	5.236	-2.2%	0.3%
4000	0.845	5.480	0.923	5.513	-8.5%	-0.6%
4500	0.878	5.700	0.998	5.684	-12.0%	0.3%
5000	0.910	5.900	1.073	5.855	-15.2%	0.8%

Annual Maximum Adjustment						
	Revised		Current		Change	
Maximum	Type III not covered	Type III covered	Type III not covered	Type III covered	Type III not covered	Type III covered
500	0.747	0.689	0.740	0.684	0.9%	0.8%
750	0.861	0.832	0.854	0.825	0.8%	0.9%
1,000	0.944	0.929	0.937	0.921	0.8%	0.9%
1,250	0.973	0.971	0.958	0.954	1.5%	1.8%
1,500	0.984	0.984	0.964	0.962	2.1%	2.3%
1,750	1.004	0.994	0.975	0.975	3.0%	1.9%
2,000	1.025	1.000	0.998	0.988	2.7%	1.3%
2,250	1.033	1.005	1.025	1.000	0.8%	0.5%
2,500	1.040	1.009	1.062	1.032	-2.0%	-2.3%

SIC Adjustment			
SIC Code	Revised	Current	Change
110	0.916	0.916	0.0%
111	0.916	0.916	0.0%
112	0.916	0.916	0.0%
115	0.916	0.916	0.0%
116	0.916	0.916	0.0%
119	0.916	0.916	0.0%
131	0.916	0.916	0.0%
132	0.916	0.916	0.0%
133	0.916	0.916	0.0%
134	0.916	0.916	0.0%
139	0.916	0.916	0.0%
161	0.916	0.916	0.0%
171	0.916	0.916	0.0%
172	0.916	0.916	0.0%
173	0.916	0.916	0.0%
174	0.916	0.916	0.0%
175	0.916	0.916	0.0%
179	0.916	0.916	0.0%
181	0.916	0.916	0.0%
182	0.916	0.916	0.0%
191	0.916	0.916	0.0%
211	0.916	0.916	0.0%
212	0.916	0.916	0.0%
213	0.916	0.916	0.0%
214	0.916	0.916	0.0%
219	0.916	0.916	0.0%
241	0.916	0.916	0.0%
251	0.916	0.916	0.0%
252	0.916	0.916	0.0%
253	0.916	0.916	0.0%
254	0.916	0.916	0.0%
259	0.916	0.916	0.0%
271	0.916	0.916	0.0%
272	0.916	0.916	0.0%
273	0.916	0.916	0.0%
279	0.916	0.916	0.0%
291	0.916	0.916	0.0%
711	0.901	0.948	-5.0%
721	0.901	0.948	-5.0%
722	0.901	0.948	-5.0%
723	0.901	0.948	-5.0%
724	0.901	0.948	-5.0%
741	0.901	0.948	-5.0%
742	0.901	0.948	-5.0%
751	0.901	0.948	-5.0%
752	0.901	0.948	-5.0%
761	0.901	0.948	-5.0%
762	0.901	0.948	-5.0%
781	0.901	0.948	-5.0%
782	0.901	0.948	-5.0%
783	0.901	0.948	-5.0%
811	0.942	0.942	0.0%
831	0.942	0.942	0.0%
851	0.942	0.942	0.0%

912	0.986	0.986	0.0%
913	0.986	0.986	0.0%
919	0.986	0.986	0.0%
921	0.986	0.986	0.0%
971	0.986	0.986	0.0%
1011	0.943	0.943	0.0%
1021	0.943	0.943	0.0%
1031	0.943	0.943	0.0%
1041	0.943	0.943	0.0%
1044	0.943	0.943	0.0%
1061	0.943	0.943	0.0%
1081	0.943	0.943	0.0%
1094	0.943	0.943	0.0%
1099	0.943	0.943	0.0%
1221	0.962	0.943	2.0%
1222	0.962	0.943	2.0%
1231	0.962	0.943	2.0%
1241	0.962	0.943	2.0%
1311	1.034	0.985	5.0%
1321	1.034	0.985	5.0%
1381	1.034	0.985	5.0%
1382	1.034	0.985	5.0%
1389	1.034	0.985	5.0%
1411	0.880	0.880	0.0%
1422	0.880	0.880	0.0%
1423	0.880	0.880	0.0%
1429	0.880	0.880	0.0%
1442	0.880	0.880	0.0%
1446	0.880	0.880	0.0%
1455	0.880	0.880	0.0%
1459	0.880	0.880	0.0%
1474	0.880	0.880	0.0%
1475	0.880	0.880	0.0%
1479	0.880	0.880	0.0%
1481	0.880	0.880	0.0%
1499	0.880	0.880	0.0%
1521	1.018	0.988	3.0%
1522	1.018	0.988	3.0%
1531	1.018	0.988	3.0%
1541	1.018	0.988	3.0%
1542	1.018	0.988	3.0%
1611	0.842	0.825	2.1%
1622	0.842	0.825	2.1%
1623	0.842	0.825	2.1%
1629	0.842	0.825	2.1%
1711	0.931	0.887	5.0%
1721	0.931	0.887	5.0%
1731	0.931	0.887	5.0%
1741	0.931	0.887	5.0%
1742	0.931	0.887	5.0%
1743	0.931	0.887	5.0%
1751	0.931	0.887	5.0%
1752	0.931	0.887	5.0%
1761	0.931	0.887	5.0%
1771	0.931	0.887	5.0%
1781	0.931	0.887	5.0%

1791	0.931	0.887	5.0%
1793	0.931	0.887	5.0%
1794	0.931	0.887	5.0%
1795	0.931	0.887	5.0%
1796	0.931	0.887	5.0%
1799	0.931	0.887	5.0%
2011	0.947	0.938	1.0%
2013	0.947	0.938	1.0%
2015	0.947	0.938	1.0%
2021	0.947	0.938	1.0%
2022	0.947	0.938	1.0%
2023	0.947	0.938	1.0%
2024	0.947	0.938	1.0%
2026	0.947	0.938	1.0%
2032	0.947	0.938	1.0%
2033	0.947	0.938	1.0%
2034	0.947	0.938	1.0%
2035	0.947	0.938	1.0%
2037	0.947	0.938	1.0%
2038	0.947	0.938	1.0%
2041	0.947	0.938	1.0%
2043	0.947	0.938	1.0%
2044	0.947	0.938	1.0%
2045	0.947	0.938	1.0%
2046	0.947	0.938	1.0%
2047	0.947	0.938	1.0%
2048	0.947	0.938	1.0%
2051	0.947	0.938	1.0%
2052	0.947	0.938	1.0%
2053	0.947	0.938	1.0%
2061	0.947	0.938	1.0%
2062	0.947	0.938	1.0%
2063	0.947	0.938	1.0%
2064	0.947	0.938	1.0%
2066	0.947	0.938	1.0%
2067	0.947	0.938	1.0%
2068	0.947	0.938	1.0%
2074	0.947	0.938	1.0%
2075	0.947	0.938	1.0%
2076	0.947	0.938	1.0%
2077	0.947	0.938	1.0%
2079	0.947	0.938	1.0%
2082	0.947	0.938	1.0%
2083	0.947	0.938	1.0%
2084	0.947	0.938	1.0%
2085	0.947	0.938	1.0%
2086	0.947	0.938	1.0%
2087	0.947	0.938	1.0%
2091	0.947	0.938	1.0%
2092	0.947	0.938	1.0%
2095	0.947	0.938	1.0%
2096	0.947	0.938	1.0%
2097	0.947	0.938	1.0%
2098	0.947	0.938	1.0%
2099	0.947	0.938	1.0%
2111	0.843	0.843	0.0%

2121	0.843	0.843	0.0%
2131	0.843	0.843	0.0%
2141	0.843	0.843	0.0%
2211	0.810	0.802	1.0%
2221	0.810	0.802	1.0%
2231	0.810	0.802	1.0%
2241	0.810	0.802	1.0%
2251	0.810	0.802	1.0%
2252	0.810	0.802	1.0%
2253	0.810	0.802	1.0%
2254	0.810	0.802	1.0%
2257	0.810	0.802	1.0%
2258	0.810	0.802	1.0%
2259	0.810	0.802	1.0%
2261	0.810	0.802	1.0%
2262	0.810	0.802	1.0%
2269	0.810	0.802	1.0%
2273	0.810	0.802	1.0%
2281	0.810	0.802	1.0%
2282	0.810	0.802	1.0%
2284	0.810	0.802	1.0%
2295	0.810	0.802	1.0%
2296	0.810	0.802	1.0%
2297	0.810	0.802	1.0%
2298	0.810	0.802	1.0%
2299	0.810	0.802	1.0%
2311	0.889	0.889	0.0%
2321	0.889	0.889	0.0%
2322	0.889	0.889	0.0%
2323	0.889	0.889	0.0%
2325	0.889	0.889	0.0%
2326	0.889	0.889	0.0%
2329	0.889	0.889	0.0%
2331	0.889	0.889	0.0%
2335	0.889	0.889	0.0%
2337	0.889	0.889	0.0%
2339	0.889	0.889	0.0%
2341	0.889	0.889	0.0%
2342	0.889	0.889	0.0%
2353	0.889	0.889	0.0%
2361	0.889	0.889	0.0%
2369	0.889	0.889	0.0%
2371	0.889	0.889	0.0%
2381	0.889	0.889	0.0%
2384	0.889	0.889	0.0%
2385	0.889	0.889	0.0%
2386	0.889	0.889	0.0%
2387	0.889	0.889	0.0%
2389	0.889	0.889	0.0%
2391	0.889	0.889	0.0%
2392	0.889	0.889	0.0%
2393	0.889	0.889	0.0%
2394	0.889	0.889	0.0%
2395	0.889	0.889	0.0%
2396	0.889	0.889	0.0%
2397	0.889	0.889	0.0%

2399	0.889	0.889	0.0%
2411	0.811	0.811	0.0%
2421	0.811	0.811	0.0%
2426	0.811	0.811	0.0%
2429	0.811	0.811	0.0%
2431	0.835	0.811	3.0%
2434	0.835	0.811	3.0%
2435	0.835	0.811	3.0%
2436	0.835	0.811	3.0%
2439	0.835	0.811	3.0%
2441	0.835	0.811	3.0%
2448	0.835	0.811	3.0%
2449	0.835	0.811	3.0%
2451	0.835	0.811	3.0%
2452	0.835	0.811	3.0%
2491	0.835	0.811	3.0%
2493	0.835	0.811	3.0%
2499	0.835	0.811	3.0%
2511	0.826	0.852	-3.1%
2512	0.826	0.852	-3.1%
2514	0.826	0.852	-3.1%
2515	0.826	0.852	-3.1%
2517	0.826	0.852	-3.1%
2519	0.826	0.852	-3.1%
2521	0.826	0.852	-3.1%
2522	0.826	0.852	-3.1%
2531	0.826	0.852	-3.1%
2541	0.826	0.852	-3.1%
2542	0.826	0.852	-3.1%
2591	0.826	0.852	-3.1%
2599	0.826	0.852	-3.1%
2611	0.860	0.800	7.5%
2621	0.860	0.800	7.5%
2631	0.860	0.800	7.5%
2652	0.860	0.800	7.5%
2653	0.860	0.800	7.5%
2655	0.860	0.800	7.5%
2656	0.860	0.800	7.5%
2657	0.860	0.800	7.5%
2671	0.860	0.800	7.5%
2672	0.860	0.800	7.5%
2673	0.860	0.800	7.5%
2674	0.860	0.800	7.5%
2675	0.860	0.800	7.5%
2676	0.860	0.800	7.5%
2677	0.860	0.800	7.5%
2678	0.860	0.800	7.5%
2679	0.860	0.800	7.5%
2711	1.031	1.085	-5.0%
2721	1.031	1.085	-5.0%
2731	1.031	1.085	-5.0%
2732	1.031	1.085	-5.0%
2741	1.031	1.085	-5.0%
2752	1.031	1.085	-5.0%
2754	1.031	1.085	-5.0%
2759	1.031	1.085	-5.0%

2761	1.031	1.085	-5.0%
2771	1.031	1.085	-5.0%
2782	1.031	1.085	-5.0%
2789	1.031	1.085	-5.0%
2791	1.031	1.085	-5.0%
2796	1.031	1.085	-5.0%
2812	1.125	1.103	2.0%
2813	1.125	1.103	2.0%
2816	1.125	1.103	2.0%
2819	1.125	1.103	2.0%
2821	1.125	1.103	2.0%
2822	1.125	1.103	2.0%
2823	1.125	1.103	2.0%
2824	1.125	1.103	2.0%
2833	1.125	1.103	2.0%
2834	1.125	1.103	2.0%
2835	1.125	1.103	2.0%
2836	1.125	1.103	2.0%
2841	1.125	1.103	2.0%
2842	1.125	1.103	2.0%
2843	1.125	1.103	2.0%
2844	1.125	1.103	2.0%
2851	1.125	1.103	2.0%
2861	1.125	1.103	2.0%
2865	1.125	1.103	2.0%
2869	1.125	1.103	2.0%
2873	1.125	1.103	2.0%
2874	1.125	1.103	2.0%
2875	1.125	1.103	2.0%
2879	1.125	1.103	2.0%
2891	1.125	1.103	2.0%
2892	1.125	1.103	2.0%
2893	1.125	1.103	2.0%
2895	1.125	1.103	2.0%
2899	1.125	1.103	2.0%
2911	0.958	0.912	5.0%
2951	0.958	0.912	5.0%
2952	0.958	0.912	5.0%
2992	0.958	0.912	5.0%
2999	0.958	0.912	5.0%
3011	0.890	0.864	3.0%
3021	0.890	0.864	3.0%
3052	0.890	0.864	3.0%
3053	0.890	0.864	3.0%
3061	0.890	0.864	3.0%
3069	0.890	0.864	3.0%
3081	0.890	0.864	3.0%
3082	0.890	0.864	3.0%
3083	0.890	0.864	3.0%
3084	0.890	0.864	3.0%
3085	0.890	0.864	3.0%
3086	0.890	0.864	3.0%
3087	0.890	0.864	3.0%
3088	0.890	0.864	3.0%
3089	0.890	0.864	3.0%
3111	0.852	0.811	5.1%

3131	0.852	0.811	5.1%
3142	0.852	0.811	5.1%
3143	0.852	0.811	5.1%
3144	0.852	0.811	5.1%
3149	0.852	0.811	5.1%
3151	0.852	0.811	5.1%
3161	0.852	0.811	5.1%
3171	0.852	0.811	5.1%
3172	0.852	0.811	5.1%
3199	0.852	0.811	5.1%
3211	0.869	0.869	0.0%
3221	0.869	0.869	0.0%
3229	0.869	0.869	0.0%
3231	0.869	0.869	0.0%
3241	0.869	0.869	0.0%
3251	0.869	0.869	0.0%
3253	0.869	0.869	0.0%
3255	0.869	0.869	0.0%
3259	0.869	0.869	0.0%
3261	0.869	0.869	0.0%
3262	0.869	0.869	0.0%
3263	0.869	0.869	0.0%
3264	0.869	0.869	0.0%
3269	0.869	0.869	0.0%
3271	0.869	0.869	0.0%
3272	0.869	0.869	0.0%
3273	0.869	0.869	0.0%
3274	0.869	0.869	0.0%
3275	0.869	0.869	0.0%
3281	0.869	0.869	0.0%
3291	0.869	0.869	0.0%
3292	0.869	0.869	0.0%
3295	0.869	0.869	0.0%
3296	0.869	0.869	0.0%
3297	0.869	0.869	0.0%
3299	0.869	0.869	0.0%
3312	0.879	0.837	5.0%
3313	0.879	0.837	5.0%
3315	0.879	0.837	5.0%
3316	0.879	0.837	5.0%
3317	0.879	0.837	5.0%
3321	0.879	0.837	5.0%
3322	0.879	0.837	5.0%
3324	0.879	0.837	5.0%
3325	0.879	0.837	5.0%
3331	0.879	0.837	5.0%
3334	0.879	0.837	5.0%
3339	0.879	0.837	5.0%
3341	0.879	0.837	5.0%
3351	0.879	0.837	5.0%
3353	0.879	0.837	5.0%
3354	0.879	0.837	5.0%
3355	0.879	0.837	5.0%
3356	0.879	0.837	5.0%
3357	0.879	0.837	5.0%
3363	0.879	0.837	5.0%

3364	0.879	0.837	5.0%
3365	0.879	0.837	5.0%
3366	0.879	0.837	5.0%
3369	0.879	0.837	5.0%
3398	0.879	0.837	5.0%
3399	0.879	0.837	5.0%
3411	0.922	0.878	5.0%
3412	0.922	0.878	5.0%
3421	0.922	0.878	5.0%
3423	0.922	0.878	5.0%
3425	0.922	0.878	5.0%
3429	0.922	0.878	5.0%
3431	0.922	0.878	5.0%
3432	0.922	0.878	5.0%
3433	0.922	0.878	5.0%
3441	0.922	0.878	5.0%
3442	0.922	0.878	5.0%
3443	0.922	0.878	5.0%
3444	0.922	0.878	5.0%
3446	0.922	0.878	5.0%
3448	0.922	0.878	5.0%
3449	0.922	0.878	5.0%
3451	0.922	0.878	5.0%
3452	0.922	0.878	5.0%
3462	0.922	0.878	5.0%
3463	0.922	0.878	5.0%
3465	0.922	0.878	5.0%
3466	0.922	0.878	5.0%
3469	0.922	0.878	5.0%
3471	0.922	0.878	5.0%
3479	0.922	0.878	5.0%
3482	0.922	0.878	5.0%
3483	0.922	0.878	5.0%
3484	0.922	0.878	5.0%
3489	0.922	0.878	5.0%
3491	0.922	0.878	5.0%
3492	0.922	0.878	5.0%
3493	0.922	0.878	5.0%
3494	0.922	0.878	5.0%
3495	0.922	0.878	5.0%
3496	0.922	0.878	5.0%
3497	0.922	0.878	5.0%
3498	0.922	0.878	5.0%
3499	0.922	0.878	5.0%
3511	0.990	0.990	0.0%
3519	0.990	0.990	0.0%
3523	0.990	0.990	0.0%
3524	0.990	0.990	0.0%
3531	1.020	0.990	3.0%
3532	1.020	0.990	3.0%
3533	1.020	0.990	3.0%
3534	1.020	0.990	3.0%
3535	1.020	0.990	3.0%
3536	1.020	0.990	3.0%
3537	1.020	0.990	3.0%
3541	1.020	0.990	3.0%

3542	1.020	0.990	3.0%
3543	1.020	0.990	3.0%
3544	1.020	0.990	3.0%
3545	1.020	0.990	3.0%
3546	1.020	0.990	3.0%
3547	1.020	0.990	3.0%
3548	1.020	0.990	3.0%
3549	1.020	0.990	3.0%
3552	1.020	0.990	3.0%
3553	1.020	0.990	3.0%
3554	1.020	0.990	3.0%
3555	1.020	0.990	3.0%
3556	1.020	0.990	3.0%
3559	1.020	0.990	3.0%
3561	1.020	0.990	3.0%
3562	1.020	0.990	3.0%
3563	1.020	0.990	3.0%
3564	1.020	0.990	3.0%
3565	1.020	0.990	3.0%
3566	1.020	0.990	3.0%
3567	1.020	0.990	3.0%
3568	1.020	0.990	3.0%
3569	1.020	0.990	3.0%
3571	1.020	0.990	3.0%
3572	1.020	0.990	3.0%
3575	1.020	0.990	3.0%
3577	1.020	0.990	3.0%
3578	1.020	0.990	3.0%
3579	1.020	0.990	3.0%
3581	1.020	0.990	3.0%
3582	1.020	0.990	3.0%
3585	1.020	0.990	3.0%
3586	1.020	0.990	3.0%
3589	1.020	0.990	3.0%
3592	0.970	0.990	-2.0%
3593	0.970	0.990	-2.0%
3594	0.970	0.990	-2.0%
3596	0.970	0.990	-2.0%
3599	0.970	0.990	-2.0%
3612	1.121	1.110	1.0%
3613	1.121	1.110	1.0%
3621	1.121	1.110	1.0%
3624	1.121	1.110	1.0%
3625	1.121	1.110	1.0%
3629	1.121	1.110	1.0%
3631	1.121	1.110	1.0%
3632	1.121	1.110	1.0%
3633	1.121	1.110	1.0%
3634	1.121	1.110	1.0%
3635	1.121	1.110	1.0%
3639	1.121	1.110	1.0%
3641	1.121	1.110	1.0%
3643	1.121	1.110	1.0%
3644	1.121	1.110	1.0%
3645	1.121	1.110	1.0%
3646	1.121	1.110	1.0%

3647	1.121	1.110	1.0%
3648	1.121	1.110	1.0%
3651	1.121	1.110	1.0%
3652	1.121	1.110	1.0%
3661	1.121	1.110	1.0%
3663	1.121	1.110	1.0%
3669	1.121	1.110	1.0%
3671	1.121	1.110	1.0%
3672	1.121	1.110	1.0%
3674	1.121	1.110	1.0%
3675	1.121	1.110	1.0%
3676	1.121	1.110	1.0%
3677	1.121	1.110	1.0%
3678	1.121	1.110	1.0%
3679	1.121	1.110	1.0%
3691	1.121	1.110	1.0%
3692	1.121	1.110	1.0%
3694	1.121	1.110	1.0%
3695	1.121	1.110	1.0%
3699	1.121	1.110	1.0%
3711	0.919	0.855	7.5%
3713	0.919	0.855	7.5%
3714	0.919	0.855	7.5%
3715	0.919	0.855	7.5%
3716	0.919	0.855	7.5%
3721	0.919	0.855	7.5%
3724	0.919	0.855	7.5%
3728	0.919	0.855	7.5%
3731	0.919	0.855	7.5%
3732	0.919	0.855	7.5%
3743	0.919	0.855	7.5%
3751	0.919	0.855	7.5%
3761	0.919	0.855	7.5%
3764	0.919	0.855	7.5%
3769	0.919	0.855	7.5%
3792	0.919	0.855	7.5%
3795	0.919	0.855	7.5%
3799	0.919	0.855	7.5%
3812	1.213	1.166	4.0%
3821	1.213	1.166	4.0%
3822	1.213	1.166	4.0%
3823	1.213	1.166	4.0%
3824	1.213	1.166	4.0%
3825	1.213	1.166	4.0%
3826	1.213	1.166	4.0%
3827	1.213	1.166	4.0%
3829	1.213	1.166	4.0%
3841	1.131	1.166	-3.0%
3842	1.131	1.166	-3.0%
3843	1.131	1.166	-3.0%
3844	1.131	1.166	-3.0%
3845	1.131	1.166	-3.0%
3851	1.166	1.166	0.0%
3861	1.166	1.166	0.0%
3873	1.166	1.166	0.0%
3911	0.966	0.996	-3.0%

3914	0.966	0.996	-3.0%
3915	0.966	0.996	-3.0%
3931	0.966	0.996	-3.0%
3942	0.966	0.996	-3.0%
3944	0.966	0.996	-3.0%
3949	0.966	0.996	-3.0%
3951	0.966	0.996	-3.0%
3952	0.966	0.996	-3.0%
3953	0.966	0.996	-3.0%
3955	0.966	0.996	-3.0%
3961	0.966	0.996	-3.0%
3965	0.966	0.996	-3.0%
3991	0.966	0.996	-3.0%
3993	0.966	0.996	-3.0%
3995	0.966	0.996	-3.0%
3996	0.966	0.996	-3.0%
3999	0.966	0.996	-3.0%
4011	0.913	0.913	0.0%
4013	0.913	0.913	0.0%
4111	0.838	0.798	5.0%
4119	0.838	0.798	5.0%
4121	0.838	0.798	5.0%
4131	0.838	0.798	5.0%
4141	0.838	0.798	5.0%
4142	0.838	0.798	5.0%
4151	0.838	0.798	5.0%
4173	0.838	0.798	5.0%
4212	0.798	0.760	5.0%
4213	0.798	0.760	5.0%
4214	0.798	0.760	5.0%
4215	0.798	0.760	5.0%
4221	0.798	0.760	5.0%
4222	0.798	0.760	5.0%
4225	0.798	0.760	5.0%
4226	0.798	0.760	5.0%
4231	0.760	0.760	0.0%
4311	0.950	0.950	0.0%
4412	0.823	0.823	0.0%
4424	0.823	0.823	0.0%
4432	0.823	0.823	0.0%
4449	0.823	0.823	0.0%
4481	0.823	0.823	0.0%
4482	0.823	0.823	0.0%
4489	0.823	0.823	0.0%
4491	0.823	0.823	0.0%
4492	0.823	0.823	0.0%
4493	0.823	0.823	0.0%
4499	0.823	0.823	0.0%
4512	1.070	1.092	-2.0%
4513	1.070	1.092	-2.0%
4522	1.070	1.092	-2.0%
4581	1.070	1.092	-2.0%
4612	0.942	0.942	0.0%
4613	0.942	0.942	0.0%
4619	0.942	0.942	0.0%
4724	0.917	0.936	-2.0%

4725	0.917	0.936	-2.0%
4729	0.917	0.936	-2.0%
4731	0.917	0.936	-2.0%
4741	0.917	0.936	-2.0%
4783	0.917	0.936	-2.0%
4785	0.917	0.936	-2.0%
4789	0.917	0.936	-2.0%
4812	1.005	1.015	-1.0%
4813	1.005	1.015	-1.0%
4822	1.005	1.015	-1.0%
4832	1.005	1.015	-1.0%
4833	1.005	1.015	-1.0%
4841	1.005	1.015	-1.0%
4899	1.005	1.015	-1.0%
4911	0.928	0.884	5.0%
4922	0.928	0.884	5.0%
4923	0.928	0.884	5.0%
4924	0.928	0.884	5.0%
4925	0.928	0.884	5.0%
4931	0.928	0.884	5.0%
4932	0.928	0.884	5.0%
4939	0.928	0.884	5.0%
4941	0.928	0.884	5.0%
4952	0.928	0.884	5.0%
4953	0.928	0.884	5.0%
4959	0.928	0.884	5.0%
4961	0.928	0.884	5.0%
4971	0.928	0.884	5.0%
5012	0.970	0.970	0.0%
5013	0.970	0.970	0.0%
5014	0.970	0.970	0.0%
5015	0.970	0.970	0.0%
5021	1.009	0.970	4.0%
5023	1.009	0.970	4.0%
5031	0.970	0.970	0.0%
5032	0.970	0.970	0.0%
5033	0.970	0.970	0.0%
5039	0.970	0.970	0.0%
5043	1.009	0.970	4.0%
5044	1.009	0.970	4.0%
5045	1.009	0.970	4.0%
5046	1.009	0.970	4.0%
5047	1.009	0.970	4.0%
5048	1.009	0.970	4.0%
5049	1.009	0.970	4.0%
5051	0.970	0.970	0.0%
5052	0.970	0.970	0.0%
5063	1.009	0.970	4.0%
5064	1.009	0.970	4.0%
5065	1.009	0.970	4.0%
5072	0.970	0.970	0.0%
5074	0.970	0.970	0.0%
5075	0.970	0.970	0.0%
5078	0.970	0.970	0.0%
5082	1.019	0.970	5.1%
5083	1.019	0.970	5.1%

5084	1.019	0.970	5.1%
5085	1.019	0.970	5.1%
5087	1.019	0.970	5.1%
5088	1.019	0.970	5.1%
5091	0.970	0.970	0.0%
5092	0.970	0.970	0.0%
5093	0.970	0.970	0.0%
5094	0.970	0.970	0.0%
5099	0.970	0.970	0.0%
5111	0.941	0.896	5.0%
5112	0.941	0.896	5.0%
5113	0.941	0.896	5.0%
5122	0.941	0.896	5.0%
5131	0.941	0.896	5.0%
5136	0.941	0.896	5.0%
5137	0.941	0.896	5.0%
5139	0.941	0.896	5.0%
5141	0.941	0.896	5.0%
5142	0.941	0.896	5.0%
5143	0.941	0.896	5.0%
5144	0.941	0.896	5.0%
5145	0.941	0.896	5.0%
5146	0.941	0.896	5.0%
5147	0.941	0.896	5.0%
5148	0.941	0.896	5.0%
5149	0.941	0.896	5.0%
5153	0.941	0.896	5.0%
5154	0.941	0.896	5.0%
5159	0.941	0.896	5.0%
5162	0.941	0.896	5.0%
5169	0.941	0.896	5.0%
5171	0.941	0.896	5.0%
5172	0.941	0.896	5.0%
5181	0.941	0.896	5.0%
5182	0.941	0.896	5.0%
5191	0.941	0.896	5.0%
5192	0.941	0.896	5.0%
5193	0.941	0.896	5.0%
5194	0.941	0.896	5.0%
5198	0.941	0.896	5.0%
5199	0.941	0.896	5.0%
5211	0.946	0.927	2.0%
5231	0.946	0.927	2.0%
5251	0.946	0.927	2.0%
5261	0.946	0.927	2.0%
5271	0.946	0.927	2.0%
5311	0.976	0.976	0.0%
5331	0.976	0.976	0.0%
5399	0.976	0.976	0.0%
5411	0.907	0.864	5.0%
5421	0.907	0.864	5.0%
5431	0.907	0.864	5.0%
5441	0.907	0.864	5.0%
5451	0.907	0.864	5.0%
5461	0.907	0.864	5.0%
5499	0.907	0.864	5.0%

5511	0.923	0.952	-3.0%
5521	0.923	0.952	-3.0%
5531	0.923	0.952	-3.0%
5541	0.923	0.952	-3.0%
5551	0.923	0.952	-3.0%
5561	0.923	0.952	-3.0%
5571	0.923	0.952	-3.0%
5599	0.923	0.952	-3.0%
5611	0.997	1.017	-2.0%
5621	0.997	1.017	-2.0%
5632	0.997	1.017	-2.0%
5641	0.997	1.017	-2.0%
5651	0.997	1.017	-2.0%
5661	0.997	1.017	-2.0%
5699	0.997	1.017	-2.0%
5712	1.011	1.064	-5.0%
5713	1.011	1.064	-5.0%
5714	1.011	1.064	-5.0%
5719	1.011	1.064	-5.0%
5722	1.064	1.064	0.0%
5731	1.053	1.064	-1.0%
5734	1.053	1.064	-1.0%
5735	1.053	1.064	-1.0%
5736	1.053	1.064	-1.0%
5812	0.809	0.852	-5.0%
5813	0.809	0.852	-5.0%
5912	0.986	0.939	5.0%
5921	0.939	0.939	0.0%
5932	0.939	0.939	0.0%
5941	0.939	0.939	0.0%
5942	0.939	0.939	0.0%
5943	0.939	0.939	0.0%
5944	0.939	0.939	0.0%
5945	0.939	0.939	0.0%
5946	0.939	0.939	0.0%
5947	0.939	0.939	0.0%
5948	0.939	0.939	0.0%
5949	0.939	0.939	0.0%
5961	0.939	0.939	0.0%
5962	0.939	0.939	0.0%
5963	0.939	0.939	0.0%
5983	0.939	0.939	0.0%
5984	0.939	0.939	0.0%
5989	0.939	0.939	0.0%
5992	0.939	0.939	0.0%
5993	0.939	0.939	0.0%
5994	0.939	0.939	0.0%
5995	0.939	0.939	0.0%
5999	0.939	0.939	0.0%
6011	1.142	1.142	0.0%
6019	1.142	1.142	0.0%
6021	1.142	1.142	0.0%
6022	1.142	1.142	0.0%
6029	1.142	1.142	0.0%
6035	1.142	1.142	0.0%
6036	1.142	1.142	0.0%

6061	1.085	1.142	-5.0%
6062	1.085	1.142	-5.0%
6081	1.142	1.142	0.0%
6082	1.142	1.142	0.0%
6091	1.142	1.142	0.0%
6099	1.142	1.142	0.0%
6111	1.097	1.108	-1.0%
6141	1.097	1.108	-1.0%
6153	1.097	1.108	-1.0%
6159	1.097	1.108	-1.0%
6162	1.097	1.108	-1.0%
6163	1.097	1.108	-1.0%
6211	1.168	1.156	1.0%
6221	1.168	1.156	1.0%
6231	1.168	1.156	1.0%
6282	1.168	1.156	1.0%
6289	1.168	1.156	1.0%
6311	1.101	1.079	2.0%
6321	1.101	1.079	2.0%
6324	1.101	1.079	2.0%
6331	1.101	1.079	2.0%
6351	1.101	1.079	2.0%
6361	1.101	1.079	2.0%
6371	1.101	1.079	2.0%
6399	1.101	1.079	2.0%
6411	1.126	1.083	4.0%
6512	0.974	0.974	0.0%
6513	0.974	0.974	0.0%
6514	0.974	0.974	0.0%
6515	0.974	0.974	0.0%
6517	0.974	0.974	0.0%
6519	0.974	0.974	0.0%
6531	0.993	0.974	2.0%
6541	0.974	0.974	0.0%
6552	0.974	0.974	0.0%
6553	0.974	0.974	0.0%
6712	1.087	1.076	1.0%
6719	1.087	1.076	1.0%
6722	1.087	1.076	1.0%
6726	1.087	1.076	1.0%
6732	1.087	1.076	1.0%
6733	1.087	1.076	1.0%
6792	1.087	1.076	1.0%
6794	1.087	1.076	1.0%
6798	1.087	1.076	1.0%
6799	1.087	1.076	1.0%
7011	0.944	0.963	-2.0%
7012	0.944	0.963	-2.0%
7021	0.944	0.963	-2.0%
7032	0.944	0.963	-2.0%
7033	0.944	0.963	-2.0%
7041	0.944	0.963	-2.0%
7211	0.996	0.996	0.0%
7212	0.996	0.996	0.0%
7213	0.996	0.996	0.0%
7215	0.996	0.996	0.0%

7216	0.996	0.996	0.0%
7217	0.996	0.996	0.0%
7218	0.996	0.996	0.0%
7219	0.996	0.996	0.0%
7221	0.996	0.996	0.0%
7231	0.996	0.996	0.0%
7241	0.996	0.996	0.0%
7251	0.996	0.996	0.0%
7261	0.996	0.996	0.0%
7291	0.996	0.996	0.0%
7299	0.996	0.996	0.0%
7311	1.026	1.047	-2.0%
7312	1.026	1.047	-2.0%
7313	1.026	1.047	-2.0%
7319	1.026	1.047	-2.0%
7322	1.026	1.047	-2.0%
7323	1.026	1.047	-2.0%
7331	1.026	1.047	-2.0%
7334	1.026	1.047	-2.0%
7335	1.026	1.047	-2.0%
7336	1.026	1.047	-2.0%
7338	1.026	1.047	-2.0%
7342	1.026	1.047	-2.0%
7349	1.026	1.047	-2.0%
7352	1.026	1.047	-2.0%
7353	1.026	1.047	-2.0%
7359	1.026	1.047	-2.0%
7361	1.026	1.047	-2.0%
7363	1.026	1.047	-2.0%
7371	1.099	1.047	5.0%
7372	1.099	1.047	5.0%
7373	1.099	1.047	5.0%
7374	1.099	1.047	5.0%
7375	1.099	1.047	5.0%
7376	1.099	1.047	5.0%
7377	1.099	1.047	5.0%
7378	1.099	1.047	5.0%
7379	1.099	1.047	5.0%
7381	0.995	1.047	-5.0%
7382	0.995	1.047	-5.0%
7383	0.995	1.047	-5.0%
7384	0.995	1.047	-5.0%
7389	0.995	1.047	-5.0%
7513	0.914	0.914	0.0%
7514	0.914	0.914	0.0%
7515	0.914	0.914	0.0%
7519	0.914	0.914	0.0%
7521	0.914	0.914	0.0%
7532	0.914	0.914	0.0%
7533	0.914	0.914	0.0%
7534	0.914	0.914	0.0%
7536	0.914	0.914	0.0%
7537	0.914	0.914	0.0%
7538	0.914	0.914	0.0%
7539	0.914	0.914	0.0%
7542	0.914	0.914	0.0%

7549	0.914	0.914	0.0%
7622	0.923	0.905	2.0%
7623	0.923	0.905	2.0%
7629	0.923	0.905	2.0%
7631	0.923	0.905	2.0%
7641	0.923	0.905	2.0%
7692	0.923	0.905	2.0%
7694	0.923	0.905	2.0%
7699	0.923	0.905	2.0%
7812	0.990	1.042	-5.0%
7819	0.990	1.042	-5.0%
7822	0.990	1.042	-5.0%
7829	0.990	1.042	-5.0%
7832	0.990	1.042	-5.0%
7833	0.990	1.042	-5.0%
7841	0.990	1.042	-5.0%
7911	0.993	1.013	-2.0%
7922	0.993	1.013	-2.0%
7929	0.993	1.013	-2.0%
7933	0.993	1.013	-2.0%
7941	0.993	1.013	-2.0%
7948	0.993	1.013	-2.0%
7991	0.993	1.013	-2.0%
7992	0.993	1.013	-2.0%
7993	0.993	1.013	-2.0%
7996	0.993	1.013	-2.0%
7997	0.993	1.013	-2.0%
7999	0.993	1.013	-2.0%
8011	1.046	1.057	-1.0%
8021	1.057	1.057	0.0%
8031	1.057	1.057	0.0%
8041	1.015	1.057	-4.0%
8042	1.015	1.057	-4.0%
8043	1.015	1.057	-4.0%
8049	1.015	1.057	-4.0%
8051	0.978	1.057	-7.5%
8052	0.978	1.057	-7.5%
8059	0.978	1.057	-7.5%
8062	1.004	1.057	-5.0%
8063	1.004	1.057	-5.0%
8069	1.004	1.057	-5.0%
8071	1.057	1.057	0.0%
8072	1.057	1.057	0.0%
8082	1.057	1.057	0.0%
8092	1.025	1.057	-3.0%
8093	1.025	1.057	-3.0%
8099	1.025	1.057	-3.0%
8111	1.140	1.200	-5.0%
8211	1.028	1.111	-7.5%
8221	1.055	1.111	-5.0%
8222	1.055	1.111	-5.0%
8231	1.055	1.111	-5.0%
8243	1.055	1.111	-5.0%
8244	1.055	1.111	-5.0%
8249	1.055	1.111	-5.0%
8299	1.055	1.111	-5.0%

8322	0.897	0.944	-5.0%
8331	0.897	0.944	-5.0%
8351	0.897	0.944	-5.0%
8361	0.897	0.944	-5.0%
8399	0.897	0.944	-5.0%
8412	0.987	1.028	-4.0%
8422	0.987	1.028	-4.0%
8611	1.017	1.017	0.0%
8621	1.017	1.017	0.0%
8631	1.017	1.017	0.0%
8641	1.017	1.017	0.0%
8651	1.017	1.017	0.0%
8661	1.017	1.017	0.0%
8699	1.017	1.017	0.0%
8711	1.094	1.083	1.0%
8712	1.094	1.083	1.0%
8713	1.094	1.083	1.0%
8721	1.094	1.083	1.0%
8731	1.094	1.083	1.0%
8732	1.094	1.083	1.0%
8733	1.094	1.083	1.0%
8734	1.094	1.083	1.0%
8741	1.029	1.083	-5.0%
8742	1.029	1.083	-5.0%
8743	1.029	1.083	-5.0%
8744	1.029	1.083	-5.0%
8748	1.029	1.083	-5.0%
8811	1.400	1.400	0.0%
8999	1.031	1.031	0.0%
9111	0.985	0.985	0.0%
9121	0.965	0.985	-2.0%
9131	0.965	0.985	-2.0%
9191	0.985	0.985	0.0%
9199	0.985	0.985	0.0%
9211	0.961	0.915	5.0%
9221	0.961	0.915	5.0%
9222	0.961	0.915	5.0%
9223	0.961	0.915	5.0%
9224	0.961	0.915	5.0%
9229	0.961	0.915	5.0%
9311	0.999	0.999	0.0%
9411	0.985	0.938	5.0%
9431	0.985	0.938	5.0%
9441	0.985	0.938	5.0%
9451	0.985	0.938	5.0%
9511	0.940	0.895	5.0%
9512	0.940	0.895	5.0%
9531	0.940	0.895	5.0%
9532	0.940	0.895	5.0%
9611	1.011	1.032	-2.0%
9621	1.011	1.032	-2.0%
9631	1.011	1.032	-2.0%
9641	1.011	1.032	-2.0%
9651	1.011	1.032	-2.0%
9661	1.011	1.032	-2.0%
9711	0.987	0.987	0.0%

9721	0.987	0.987	0.0%
9999	1.458	1.458	0.0%

Area Factor			
Zip Code	**Revised**	**Current**	**Change**
200	0.87	0.87	-0.5%
201	0.92	0.86	6.9%
202	0.89	0.87	2.0%
203	0.89	0.92	-3.2%
204	0.89	0.91	-2.0%
205	0.89	0.85	4.1%

PPO Discount Factor									
	Revised			Current			Change		
Zip Code	Type I	Type II	Type III	Type I	Type II	Type III	Type I	Type II	Type III
200	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
201	0.71	0.67	0.66	0.65	0.61	0.60	8.1%	9.5%	10.8%
202	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
203	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
204	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
205	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%

MAC Discount Factor									
	Revised			Current			Change		
Zip Code	Type I	Type II	Type III	Type I	Type II	Type III	Type I	Type II	Type III
200	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
201	0.71	0.67	0.66	0.82	0.79	0.79	-13.6%	-15.7%	-15.7%
202	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
203	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
204	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%
205	0.57	0.55	0.58	0.54	0.54	0.54	5.8%	2.1%	7.8%

Penetration Factors						
	Revised		Current		Change	
Zip	Basic	Incentive	Basic	Incentive	Basic	Incentive
200	0.59	0.59	0.32	0.30	87.5%	96.9%
201	0.60	0.60	0.45	0.45	34.2%	34.2%
202	0.59	0.59	0.32	0.30	87.5%	96.9%
203	0.59	0.59	0.32	0.30	87.5%	96.9%
204	0.59	0.59	0.32	0.30	87.5%	96.9%
205	0.59	0.59	0.32	0.30	87.5%	96.9%

PPO Access Fee			
Zip	**Revised**	**Current**	**Change**
200	2.26	1.41	60.1%
201	1.67	1.12	49.0%
202	1.41	1.41	0.0%
203	1.41	1.41	0.0%
204	1.41	1.41	0.0%
205	1.41	1.41	0.0%

The Lincoln National Life Insurance Company
Proposed True Group and Voluntary Manual Changes

Retention Expense Schedule				Retention Expense Schedule				Retention Expense Schedule			
Revised				Current				Change			
Monthly Premium Range		True Group	Voluntary	Monthly Premium Range		True Group	Voluntary	Monthly Premium Range		True Group	Voluntary
0	299	25.7%	25.7%	0	299	24.5%	24.5%	0	299	4.8%	4.8%
300	499	22.6%	22.6%	300	499	21.4%	21.4%	300	499	5.4%	5.4%
500	799	19.7%	19.7%	500	799	19.0%	19.0%	500	799	3.9%	3.9%
800	1,249	16.7%	16.7%	800	1,249	17.0%	17.0%	800	1,249	-1.6%	-1.6%
1,250	1,999	15.7%	15.7%	1,250	1,999	15.7%	15.7%	1,250	1,999	-0.1%	-0.1%
2,000	3,999	15.3%	15.3%	2,000	3,999	14.3%	14.3%	2,000	3,999	7.3%	7.3%
4,000	7,499	15.1%	15.1%	4,000	7,499	13.7%	13.7%	4,000	7,499	10.5%	10.5%
7,500	9,999	14.9%	14.9%	7,500	9,999	13.2%	13.2%	7,500	9,999	12.6%	12.6%
10,000	19,999	14.7%	14.7%	10,000	19,999	12.7%	12.7%	10,000	19,999	15.7%	15.7%
20,000	39,999	13.5%	13.5%	20,000	39,999	11.7%	11.7%	20,000	39,999	15.4%	15.4%
40,000	Above	13.1%	13.1%	40,000	Above	10.7%	10.7%	40,000	Above	22.6%	22.6%

Rate Guarantee			
Years	Revised	Current	Change
1	1.000	1.000	0.0%
2	1.040	1.075	-3.3%

Incentive Feature			
Annual Maximum	**Revised**	**Current**	**Change**
500	1.160	1.137	2.0%
750	1.096	1.075	2.0%
1,000	1.063	1.043	2.0%
1,200	1.050	1.029	2.0%
1,250	1.045	1.025	2.0%
1,500	1.043	1.022	2.0%
1,750	1.022	1.012	1.0%
2,000	1.007	1.007	0.0%
2,500	1.002	1.002	0.0%
3,000	1.001	1.001	0.0%
3,500	1.001	1.001	0.0%
4,000	1.001	1.001	0.0%
4,500	1.001	1.001	0.0%
5,000	1.001	1.001	0.0%