

VOLUNTARY GROUP DENTAL PLAN

Rates Effective January 1, 2010

2 - 4 LIVES

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Employee	\$33.40	\$37.22	\$41.02	\$44.84	\$48.66	\$52.47	\$57.53	\$65.63
Employee & Spouse	\$66.80	\$74.44	\$82.04	\$89.67	\$97.31	\$104.95	\$114.85	\$131.26
EE + Child(ren)	\$68.87	\$76.74	\$84.58	\$92.45	\$100.32	\$108.19	\$118.41	\$135.32
Family	\$112.86	\$125.76	\$138.60	\$151.50	\$164.40	\$177.31	\$194.04	\$221.76

5 - 12.5 LIVES

	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Employee	\$29.04	\$32.36	\$35.67	\$38.99	\$42.31	\$45.63	\$49.94	\$57.07
Employee & Spouse	\$58.09	\$64.73	\$71.34	\$77.98	\$84.62	\$91.26	\$99.87	\$114.14
EE + Child(ren)	\$59.88	\$66.73	\$73.54	\$80.39	\$87.23	\$94.08	\$102.96	\$117.67
Family	\$98.14	\$109.35	\$120.52	\$131.74	\$142.96	\$154.18	\$168.73	\$192.84

ORTHODONTIA RATES (\$1200 lifetime maximum for adults and children)

Orthodontia can be added to any of the above plans by adding these pre-
miums to the selected rate above. Orthodontia is covered at 10% first year,
25% second year and 50% third year and after with a \$600 annual max-
imum benefit per person.

	Employee	Employee + Spouse	EE + Child(ren)	Family
2-12.5 lives	\$3.68	\$7.36	\$17.62	\$21.30

ENDO/PERIOTOBASIC
(CLASS II)
Minimum of 5 enrolled
employees.
Multiply rates by 1.10.

Note: A \$10 monthly administration fee will be added to each employer group. Premiums are subject to change.

THE DIAMOND DENTAL PLAN AREA FACTORS

Alaska	8	Nebraska	1
Arizona		Nevada	
All others	2	All others	4
850-853	3	893-898	5
Arkansas	1	New Mexico	2
California		North Carolina	
All others	4	All others	2
900-904	6	275-277	3
905-916, 926-931	5	282	4
940-944	6	North Dakota	1
945-951	5	Ohio	
Colorado		All others	1
All others	3	430-432, 434-436	2
800-804, 808-809	4	439-445	2
Connecticut	5	450-452, 456	2
Delaware	5	Oklahoma	
District of Columbia	5	All others	1
Georgia		730-731, 740-741	2
All others	2	Oregon	
301-302	3	All others	3
300, 303, 311	4	970-975	4
Hawaii	4	Pennsylvania	
Idaho		All others	2
All others	1	190-191	3
837	3	189, 192-194	4
Illinois		South Carolina	2
All others	1	South Dakota	2
600, 600-608	4	Tennessee	
610-619	2	All others	1
Indiana		370-372, 380-384	2
All others	1	Texas	
460-466, 469, 473	2	All others	1
Iowa	2	762-764, 768-769	2
Kansas		788, 790-799	2
All others	1	750, 751, 760	3
660-661	2	761, 770	3
664-666, 672	2	772-777, 786	3
Kentucky	1	787, 789, 752-753	3
Louisiana		Utah	3
All others	1	Virginia	
700-701, 707-712	3	All others	2
Maryland		201	5
All others	2	220-223	4
206-209	4	233-237	3
210-214	3	West Virginia	1
Michigan		Wisconsin	
All others	2	All others	2
480-485	3	532-534, 537	3
Minnesota			
All others	2		
554	4		
550-553, 555	3		
Mississippi	1		
Missouri			
All others	1		
630-634, 640-641	2		