Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	CO Standalone Dental Rate Filing
State:	Colorado
TOI:	H10G Group Health - Dental
Sub-TOI:	H10G.000 Health - Dental
Filing Type:	Rate
Date Submitted:	06/04/2013
SERFF Tr Num:	META-129055945
SERFF Status:	Closed-Filed
State Tr Num:	278636
State Status:	Filed
Co Tr Num:	B13-7 SB (RATES)
Implementation Date Requested:	01/01/2014
Author(s):	Sandra Bennett, Ruth Rivera, Cathy Weldon, Linda Williams, Susan Hoffmann
Reviewer(s):	Nichole Boggess (primary), Cathy Gilliland, Michael Muldoon, Kyle Edrington, Amy Filler, Rachel Plummer
Disposition Date:	08/01/2013
Disposition Status:	Filed
Implementation Date:	01/01/2014

State Filing Description:

Binder META-CO14-125001998

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

General Information

Project Name: CO Standalone Dental Rate Filing
Project Number: B13-7A SB
Requested Filing Mode: File & Use
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 08/01/2013
State Status Changed: 08/01/2013
Created By: Susan Hoffmann
Corresponding Filing Tracking Number: META-129055944

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact:

Deemer Date:
Submitted By: Susan Hoffmann

Filing Description:

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

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

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

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

Company and Contact

Filing Contact Information

Dan Hougen, Senior Consultant
177 S Commons Drive
Aurora, IL 60504

dhougen@metlife.com
630-978-6011 [Phone] 6011 [Ext]
630-820-7589 [FAX]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
1095 Avenue of the Americas
New York, NY 10036-6796
(212) 578-2211 ext. [Phone]

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State Specific

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Please enter state-specific code(s) found in Colorado's Filing Requirements Bulletins, or on the General Instructions page. Please list all applicable state-specific codes. If no codes are applicable, please enter N/A.: 701

All rate and loss cost filing types MUST be submitted with completed Rate Data Fields in accordance with Sections 10-4-401 and 10-16-107 C.R.S. This requirement does not apply to form filing types. Rate and loss cost filings not including this data will be rejected. If this is a rate or loss cost filing, have these fields been completed?: Yes

Have you completed the Forms Schedule Tab? ALL Life, Accident, and Health Rate and Form filing types require the Form Schedule Tab to be completed. In addition, all Form, Annual Form Certification, and Refund Calculation filing types require the Form Schedule Tab to be completed. The actual form must be attached to Form filing types only when filing: Medicare Supplement, Long-Term Care Partnership, Stop Loss, P&C Summary Disclosure Forms, and Workers Compensation. It is not necessary to submit the actual form for other lines of insurance. Thank you.: Yes

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Rachel Plummer	08/01/2013	08/01/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Rachel Plummer	07/30/2013	07/30/2013
Pending Industry Response	Michael Muldoon	07/16/2013	07/16/2013
Pending Industry Response	Kyle Edrington	07/15/2013	07/15/2013
Pending Industry Response	Nichole Boggess	06/26/2013	06/26/2013
Pending Industry Response	Nichole Boggess	06/14/2013	06/14/2013
Pending Industry Response	Nichole Boggess	06/13/2013	06/13/2013
Pending Industry Response	Nichole Boggess	06/06/2013	06/06/2013

Response Letters

Responded By	Created On	Date Submitted
Susan Hoffmann	07/30/2013	07/30/2013
Susan Hoffmann	07/17/2013	07/17/2013
Ruth Rivera	07/19/2013	07/19/2013
Susan Hoffmann	07/01/2013	07/01/2013
Susan Hoffmann	06/19/2013	06/19/2013
Susan Hoffmann	06/19/2013	06/19/2013
Susan Hoffmann	06/12/2013	06/12/2013

State: *Colorado*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*
Filing Company: *Metropolitan Life Insurance Company*

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Nichole Boggess	06/05/2013	06/05/2013

Response Letters

Responded By	Created On	Date Submitted
Susan Hoffmann	06/05/2013	06/05/2013

Disposition

Disposition Date: 08/01/2013
Implementation Date: 01/01/2014
Status: Filed

Comment: State Tracking #278636
Company: Metropolitan Life Insurance Company
Product Line: Dental – Small Group

Rate Implementation Summary
Effective Date of New Rate Implementation: 1/1/2014 through 12/31/2014
This is a new Filing for a 2014 Dental plan, and there is no rate change involved with this filing.

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

On Exchange and Off Exchange Plans
4 total: EHB Low, EHB High, Family Low, and Family High

Rate Methodology
Experience Used for Rate Setting: The product is manually rated and case specific experience is not utilized in pricing. The filing includes many assumptions and adjustments for benefit- and population-specific pricing.

Annual Dental Cost Trends: 5.0% in-network and 7.0% out-of-network

Premium Retained to Cover Expenses, Taxes Fees and Profits

Administrative costs: Expenses the insurance company pays to operate this insurance plan.
This includes all expenses not directly related to paying claims, such as, but not limited to, salaries of company employees, the cost of the company's offices and equipment, commissions
to agents to sell and service policies, subsidies to cover legally required plans such as portability, and taxes.

Profit: The amount of money remaining after claims and administrative expenses are paid. Margin is the comparable term for a nonprofit insurance company.

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Total premium retention is 26.6% shown as follows:

General Admin: 13.1%
Commissions: 6.0%
Premium Taxes: 2.0%
Exchange Fee: 1.4%
PPACA Fees: 2.1%
Profit/Contingencies Load: 2.0%

Division Objections and Rate Changes During the Review Process
Carrier has corrected all objections raised by the Division.

Final Rate Filing Disposition
The Division has filed the rates in their final form after all adjustments.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	0.000%	0.000%	$0	0	$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	HR-1 Form (H)		No
Supporting Document	HR-1 Form (H)		No
Supporting Document (revised)	Actuarial Memorandum		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Actuarial Memorandum		No

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Attestation		No
Supporting Document	Rate Tables (Excel and Pdf files)		No
Supporting Document	CO - Development of Base Rate (Confidential Document)		No
Supporting Document	CO Confidentiality Index		No
Form	Group Dental Insurance Policy		No
Form	Certificate of Insurance		No
Form	Schedule of Benefits		No
Form	Schedule of Benefits		No
Form	Schedule of Benefits		No
Form	Schedule of Benefits		No
Rate (revised)	CO Dental Rate Filing		No
Rate	CO Dental Rate Filing		No
Rate	CO Dental Rate Filing		No

Final Disposition Letter

State Tracking #278636
Company: Metropolitan Life Insurance Company
Product Line: Dental – Small Group

Rate Implementation Summary

Effective Date of New Rate Implementation: 1/1/2014 through 12/31/2014
This is a new Filing for a 2014 Dental plan, and there is no rate change involved with this filing.

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

On Exchange and Off Exchange Plans
4 total: EHB Low, EHB High, Family Low, and Family High

Rate Methodology

Experience Used for Rate Setting: The product is manually rated and case specific experience is not utilized in pricing. The filing includes many assumptions and adjustments for benefit- and population-specific pricing.

Annual Dental Cost Trends: 5.0% in-network and 7.0% out-of-network

Premium Retained to Cover Expenses, Taxes Fees and Profits

Administrative costs: Expenses the insurance company pays to operate this insurance plan.

This includes all expenses not directly related to paying claims, such as, but not limited to, salaries of company employees, the cost of the company's offices and equipment, commissions to agents to sell and service policies, subsidies to cover legally required plans such as portability, and taxes.

Profit: The amount of money remaining after claims and administrative expenses are paid. Margin is the comparable term for a nonprofit insurance company.

Total premium retention is 26.6% shown as follows:

General Admin: 13.1%
Commissions: 6.0%
Premium Taxes: 2.0%
Exchange Fee: 1.4%
PPACA Fees: 2.1%
Profit/Contingencies Load: 2.0%

Sample of Final Premium Levels

			High		Low	
			EHB Enhanced Dental Plan (High)	Family Enhanced Dental Plan (High)	EHB Basic Dental Plan (Low)	Family Basic Dental Plan (Low)
Rating Area 3	0-20	Min	$29.94	$32.79	$23.71	$23.91
		Max	$29.94	$32.79	$23.71	$23.91
	21	Min	$29.94	$32.79	$23.71	$23.91
		Max	$29.94	$32.79	$23.71	$23.91
	64	Min	$29.94	$32.79	$23.71	$23.91
		Max	$29.94	$32.79	$23.71	$23.91
Rating Area 4	0-20	Min	$28.44	$30.95	$22.36	$22.34
		Max	$28.44	$30.95	$22.36	$22.34
	21	Min	$28.44	$30.95	$22.36	$22.34
		Max	$28.44	$30.95	$22.36	$22.34
	64	Min	$28.44	$30.95	$22.36	$22.34
		Max	$28.44	$30.95	$22.36	$22.34
Rating Area 5	0-20	Min	$29.25	$32.52	$22.77	$22.89
		Max	$29.25	$32.52	$22.77	$22.89
	21	Min	$29.25	$32.52	$22.77	$22.89
		Max	$29.25	$32.52	$22.77	$22.89
	64	Min	$29.25	$32.52	$22.77	$22.89
		Max	$29.25	$32.52	$22.77	$22.89
Rating Area 7	0-20	Min	$31.49	$34.51	$25.26	$25.74
		Max	$31.49	$34.51	$25.26	$25.74
	21	Min	$31.49	$34.51	$25.26	$25.74
		Max	$31.49	$34.51	$25.26	$25.74
	64	Min	$31.49	$34.51	$25.26	$25.74
		Max	$31.49	$34.51	$25.26	$25.74

Final Disposition Letter

Division Objections and Rate Changes During the Review Process

Carrier has corrected all objections raised by the Division.

Final Rate Filing Disposition

The Division has filed the rates in their final form after all adjustments.

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/30/2013
Submitted Date	07/30/2013
Respond By Date	07/30/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- CO Dental Rate Filing, [GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014] (Rate)

Comments: Please update the Rate Manual. For ON exchange plans, there needs to be a clear breakdown of the actual plans being sold, their dollar amounts, and their corresponding plan ids. That way, we can easily crosswalk them to the plans listed in the binder filing. For OFF exchange plans, we need to see a build-up of the premium. This means we want a base rate dollar amount, along with all the factors applied to reach the final rate. The consumer should be able to take the manual and calculate their PMPM using that base rate and the factors provided. We require something more simplified and consumer-friendly.

Per our phone call this morning, we acknowledge that you are working to update the manual and make the appropriate formatting corrections.

Conclusion:

If any of the requested rate information results in changes to the filing forms (HR-1 or A, B, C or D), please also submit revised forms.

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 07/30/2013, which is within 0 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 07/30/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, may result in the imposition of a $500 fine under Colorado Insurance Regulation 1-1-8 and applicable surcharge pursuant to §24-34-108(2), C.R.S. This surcharge will be used to fund the development, implementation and maintenance of a consumer outreach and education program. Pursuant to Section 6 of Colorado Insurance Regulation 1-1-8, and after notice and hearing, additional sanctions may be sought under C.R.S. 10-1-215 and other fining and penalty provisions of Title 10.

Sincerely,

Rachel Plummer

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/16/2013
Submitted Date	07/16/2013
Respond By Date	07/22/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments:

Your retention includes 3.5% for Exchange Fees.

Note that Colorado is a State Base Exchange, and the COHBE has set the Exchange user fee at 1.4% for 2014.

Please make this adjustment to your filing.

Conclusion:

If any of the requested rate information results in changes to the filing forms (HR-1 or A, B, C or D), please also submit revised forms.

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 07/22/2013, which is within 7 calendar days from the date of this correspondence.

Failure to provide a full or complete response may result in the imposition of a $500 fine under Colorado Insurance Regulation 1-1-8 and applicable surcharge pursuant to §24-34-108(2), C.R.S. This surcharge will be used to fund the development, implementation and maintenance of a consumer outreach and education program. Pursuant to Section 6 of Colorado Insurance Regulation 1-1-8, and after notice and hearing, additional sanctions may be sought under C.R.S. 10-1-215 and other fining and penalty provisions of Title 10.

Sincerely,

Michael Muldoon

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/15/2013
Submitted Date	07/15/2013
Respond By Date	07/22/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- Actuarial Memorandum (Supporting Document)

- Rate Tables (Excel and Pdf files) (Supporting Document)

Comments: Please provide a calculation table in Excel showing the development of the base rate. This would start with historical data then incrementally apply any population/benefit changes/trends/etc from the historical period forward to the contract period.

Conclusion:

If any of the requested rate information results in changes to the filing forms (HR-1 or A, B, C or D), please also submit revised forms.

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 7/22/2013, which is within 7 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 7/22/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,

Kyle Edrington

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/26/2013
Submitted Date	06/26/2013
Respond By Date	07/03/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: Regulation 4-2-11 Section 6 (P): Please provide the following information: Benefits Ratio Projections: The memorandum must contain a section projecting the benefits ratio, over the rating period, with the requested rate change. The comparison should be shown in chart form; with projected premiums, projected incurred claims and projected benefits ratio over the rating period, with the requested rate change. The information needed in addition to what has been provided is the projected premium and projected claims.

Conclusion:

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 07/03/2013, which is within 7 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 07/03/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,

Nichole Boggess

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/14/2013
Submitted Date	06/14/2013
Respond By Date	06/20/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: Please provide an actuarial memorandum in PDF format as the new attachment is an old format of regulation 4-2-11.

Objection 2

Comments: Please provide all tables in excel as well as PDF format.

Conclusion:

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 06/20/2013, which is within 6 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 06/20/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,

Nichole Boggess

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/13/2013
Submitted Date	06/13/2013
Respond By Date	06/20/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: Regulation 4-2-11 Section 6 (N): Please provide the following information: Data Requirements: The memorandum must, at a minimum, include earned premium, incurred claims, actual benefits ratio, number of claims, average covered lives and number of policyholders submitted on a Colorado-only basis for at least 3 years.

1. Pharmacy claims data for health benefit plans or an applicable plan that pays on an expense basis should also be shown separately for incurred claims, actual benefits ratio, number of claims, average covered lives and number of policyholders.
2. National or other relevant data shall also be provided in order to support the rates, if the Colorado data is not fully credible. Any rate filing involving an existing product is required to provide this information. This includes, but is not limited to: changes in rates; rating factors; rating methodology; trend; new benefit options; or new plan designs for an existing product.

3. If the filing is to introduce a new product to Colorado, nationwide experience must be provided for this product, if available. If no experience for the new product is available, experience for a comparable product must be provided, if available.

4. Rates must be supported by the most recent data available, with as much weight as possible placed upon the Colorado experience.
a. For Renewal filings the experience period must include consecutive data no older than nine months prior to the rate effective implementation date.

b. For new business filings the experience period must include consecutive data no older than nine months prior to the effective implementation date.

The loss data must be on an incurred basis, including both separately and combined accrued and unaccrued portions of the liability and reserve (e.g., case, bulk and IBNR reserves) as of the valuation date. Premiums and/or exposure data must be stated on both an actual and on-rate-level basis. Capitation payments should be considered as claim or loss payments. The carrier should also provide information about how the number of claims was calculated.

Objection 2

- Actuarial Memorandum (Supporting Document)

Comments: Regulation 4-2-11 Section 6 (P): Please provide the following information: Benefits Ratio Projections: The memorandum must contain a section projecting the benefits ratio, over the rating period, with the requested rate change. The comparison should be shown in chart form; with projected premiums, projected incurred claims and projected benefits ratio over the rating period, with the requested rate change.

Conclusion:

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 06/20/2013, which is within 7 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 06/20/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,
Nichole Boggess

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/06/2013
Submitted Date	06/06/2013
Respond By Date	06/13/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

Comments: Please update the requested filing mode from review and approval to file and use.

Objection 2

- Actuarial Memorandum (Supporting Document)

Comments: Your company's Actuarial Memorandum is not compliant with the current version of Colorado Regulation 4-2-11. EVERY item in Section 6 MUST be discussed. Also, it is now a requirement that the Actuarial Memorandum items MUST be presented in the order in which it is demonstrated in the regulation. Please review the current version of Colorado Regulation 4-2-11, found on our website, prior to submitting.

Conclusion:

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 06/13/2013, which is within 7 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 06/13/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,

Nichole Boggess

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/05/2013
Submitted Date	06/05/2013
Respond By Date	06/12/2013

Dear Dan Hougen,

Introduction:

This filing has been received, but before further action can be taken, please address the following:

Objection 1

Comments: Please provide the filing number for the binder.

Conclusion:

Colorado Insurance Regulation 1-1-8 requires that every person shall provide a complete response in writing to any inquiry from the Division of Insurance. This reply must be submitted by 06/12/2013, which is within 7 calendar days from the date of this correspondence. If additional time is required to provide a complete response, including any documentation which is requested, a request for an extension of time must be submitted by 06/12/2013.

The request for an extension of time must state the reason for such request and the number of additional days required to provide a complete response. Requests for additional time will be granted for good cause shown and for a reasonable period at the discretion of the Division. Requests for an extension of time must be submitted through SERFF.

Failure to provide a full or complete response, or to request an extension for a specified period, will result in the rate filing being DISAPPROVED on the basis that the rate filing is incomplete, pursuant to §10-16-107(1.6)(a)(V), C.R.S. Proposed rates may not be used in any manner until an adequate response to this objection has been received and the above referenced rate filing has been approved by the Division.

Sincerely,

Nichole Boggess

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/30/2013
Submitted Date	07/30/2013

Dear Nichole Boggess,

Introduction:

This letter is from Dianne Derrick, FSA, MAAA Director & Actuary.

Dear Ms Rachel Plummer,

This writing is in response to your objection dated July 30, 2013. I am providing the answer below together with your question.

Response 1

Comments:

Please update the Rate Manual. For ON exchange plans, there needs to be a clear breakdown of the actual plans being sold, their dollar amounts, and their corresponding plan ids. That way, we can easily crosswalk them to the plans listed in the binder filing. For OFF exchange plans, we need to see a build-up of the premium. This means we want a base rate dollar amount, along with all the factors applied to reach the final rate. The consumer should be able to take the manual and calculate their PMPM using that base rate and the factors provided. We require something more simplified and consumer-friendly.
Per our phone call this morning, we acknowledge that you are working to update the manual and make the appropriate formatting corrections.

We have attached the following :

CO ACTUARIAL MEMORANDUM #3 JULY 2013 This revised actuarial memorandum provides rates on a PMPM basis and includes the respective plan IDs.

CO On Exchange Dental Manual Per our discussion this morning, this replaces the previously submitted document, CO Dental Rate Filing 2013, which detailed all the steps in the rating algorithm to determine the base premium. Inasmuch as those steps are already included in the Actuarial Memorandum, this rate manual shows the steps to convert the On Exchange base premium to the final value using trend and geographic factors.

CO Off Exchange Dental Manual Similar to the CO On Exchange Dental Manual, this document shows the steps to convert the Off Exchange base premium to the final value using trend and geographic factors.

Related Objection 1

Applies To:

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

- CO Dental Rate Filing, [GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014] (Rate)

Comments: Please update the Rate Manual. For ON exchange plans, there needs to be a clear breakdown of the actual plans being sold, their dollar amounts, and their corresponding plan ids. That way, we can easily crosswalk them to the plans listed in the binder filing. For OFF exchange plans, we need to see a build-up of the premium. This means we want a base rate dollar amount, along with all the factors applied to reach the final rate. The consumer should be able to take the manual and calculate their PMPM using that base rate and the factors provided. We require something more simplified and consumer-friendly.

Per our phone call this morning, we acknowledge that you are working to update the manual and make the appropriate formatting corrections.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM #3 JULY 2013.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM #2 JULY 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM JULY 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM JUNE 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial_memorandum_Official_Form.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

State: Colorado
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Filing Company: Metropolitan Life Insurance Company

No Form Schedule items changed.

State: *Colorado*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	CO Dental Rate Filing	GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014	New		CO On Exchange Dental Manual.pdf, CO Off Exchange Dental Manual.pdf,	07/30/2013 By: Susan Hoffmann
Previous Version						
1	*CO Dental Rate Filing*	*GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014*	*New*		*CO Dental Rate Filing 2013.pdf, CO Dental Rate Filing 2013 - revised page only.pdf,*	*07/17/2013 By: Susan Hoffmann*
Previous Version						

State: Colorado
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB
Filing Company: Metropolitan Life Insurance Company

Rate/Rule Schedule Item Changes

1	CO Dental Rate Filing	GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014	New		CO Dental Rate Filing 2013.pdf,	06/04/2013 By: Susan Hoffmann

Conclusion:

Please contact me if there are any questions.

Thank you.

Sincerely,

Dianne Derrick, FSA, MAAA
Director & Actuary
Email: dderrick@metlife.com Phone: (908) 253-1137

Sincerely,
Susan Hoffmann

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/17/2013
Submitted Date	07/17/2013

Dear Nichole Boggess,

Introduction:

This is in response to your objection dated July 16, 2013. I am providing the answer below together with your question.

Response 1

Comments:

Your retention includes 3.5% for Exchange Fees. Note that Colorado is a State Base Exchange, and the COHBE has set the Exchange user fee at 1.4% for 2014. Please make this adjustment to your filing.

We have changed our Exchange User Fee from 3.5% to 1.4%.

Weve attached a revised version of the Actuarial Memorandum and, due to file size constraints, the only page of the Dental Rate Filing Document that needed revision.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments:

Your retention includes 3.5% for Exchange Fees.

Note that Colorado is a State Base Exchange, and the COHBE has set the Exchange user fee at 1.4% for 2014.

Please make this adjustment to your filing.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM #2 JULY 2013.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM JULY 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM JUNE 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial_memorandum_Official_Form.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

No Form Schedule items changed.

State: *Colorado*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	CO Dental Rate Filing	GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014	New		CO Dental Rate Filing 2013.pdf, CO Dental Rate Filing 2013 - revised page only.pdf,	07/17/2013 By: Susan Hoffmann
Previous Version						
1	*CO Dental Rate Filing*	*GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014*	*New*		*CO Dental Rate Filing 2013.pdf,*	*06/04/2013* *By: Susan Hoffmann*

Conclusion:

State:	Colorado	**Filing Company:**	Metropolitan Life Insurance Company
TOI/Sub-TOI:	H10G Group Health - Dental/H10G.000 Health - Dental		
Product Name:	CO Standalone Dental Rate Filing		
Project Name/Number:	CO Standalone Dental Rate Filing/B13-7A SB		

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

Dianne Derrick, FSA, MAAA
Director & Actuary
Email: dderrick@metlife.com Phone: (908) 253-1137

Sincerely,

Susan Hoffmann

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/19/2013
Submitted Date	07/19/2013

Dear Nichole Boggess,

Introduction:

This writing is in response to your objection dated July 15, 2013. I am providing the answer below.

Response 1

Comments:

As per your request we are providing an excel file named CO Development of Base Rate (Confidential Document).xls that shows the development of the base rate for a child under age 19 for the Pediatric EHB only Plan Low.

We consider the information provided in the excel file named CO Development of Base Rate (Confidential Document).xls to be a trade secret and are requesting that this document is treated as privileged information per Bulletin B-1.15. We are also submitting a completed Confidentiality Index form.

Related Objection 1

Applies To:

- *Rate Tables (Excel and Pdf files) (Supporting Document)*
- *Actuarial Memorandum (Supporting Document)*

Comments: Please provide a calculation table in Excel showing the development of the base rate. This would start with historical data then incrementally apply any population/benefit changes/trends/etc from the historical period forward to the contract period.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	CO - Development of Base Rate (Confidential Document)
Comments:	CO - Development of Base Rate (Confidential Document)
Attachment(s):	CO - Development of Base Rate (Confidential Document).xlsx

Satisfied - Item:	CO Confidentiality Index
Comments:	CO Confidentiality Index
Attachment(s):	CO Confidentiality Index.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	CO - Development of Base Rate (Confidential Document)
Comments:	CO - Development of Base Rate (Confidential Document)
Attachment(s):	CO - Development of Base Rate (Confidential Document).xlsx

Satisfied - Item:	CO Confidentiality Index
Comments:	CO Confidentiality Index
Attachment(s):	CO Confidentiality Index.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Dianne Derrick, FSA, MAAA
Director & Actuary

Email: dderrick@metlife.com Phone: (908) 253-1137

Sincerely,
Ruth Rivera

State: Colorado
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB
Filing Company: Metropolitan Life Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/01/2013
Submitted Date	07/01/2013

Dear Nichole Boggess,

Introduction:

This is in reply to your 6-26-2013 objection letter.

Response 1

Comments:

Attached is the requested actuarial memorandum.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: Regulation 4-2-11 Section 6 (P): Please provide the following information: Benefits Ratio Projections: The memorandum must contain a section projecting the benefits ratio, over the rating period, with the requested rate change. The comparison should be shown in chart form; with projected premiums, projected incurred claims and projected benefits ratio over the rating period, with the requested rate change. The information needed in addition to what has been provided is the projected premium and projected claims.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM JULY 2013.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*CO ACTUARIAL MEMORANDUM JUNE 2013.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial_memorandum_Official_Form.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please continue your review as we are looking forward to receiving your approval.

Sincerely,
Susan Hoffmann

State: Colorado
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB
Filing Company: Metropolitan Life Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/19/2013
Submitted Date	06/19/2013

Dear Nichole Boggess,

Introduction:

This is in reference to your June 14, 2013 objection letter.

Response 1

Comments:

The revised actuarial memorandum has been attached to the Supporting Documents tab and has been linked to my previous response letter. Due to linking it to my previous repsonse letter, SERFF does not give me the option to link it to this reply letter also.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: Please provide an actuarial memorandum in PDF format as the new attachment is an old format of regulation 4-2-11.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Attached are tables in excel and pdf.

Related Objection 2

Comments: Please provide all tables in excel as well as PDF format.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Tables (Excel and Pdf files)
Comments:	
Attachment(s):	Manual Rate Tables in Excel SHOP.xls Manual Rate Tables pgs 1-22.pdf Manual Rate Tables pgs 23-45.pdf Manual Rate Tables pgs 46-90.pdf Manual Rate Tables pgs 91-114.pdf Manual Rate Tables pgs 115-138.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please continue your review as we are looking forward to receiving your approval.

Sincerely,

Susan Hoffmann

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/19/2013
Submitted Date	06/19/2013

Dear Nichole Boggess,

Introduction:

This is in reference to your June 13, 2013 objection letter.

Response 1

Comments:

Attached is a revised actuarial memorandum.

Related Objection 1

Applies To:

- *Actuarial Memorandum (Supporting Document)*

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Comments: Regulation 4-2-11 Section 6 (N): Please provide the following information: Data Requirements: The memorandum must, at a minimum, include earned premium, incurred claims, actual benefits ratio, number of claims, average covered lives and number of policyholders submitted on a Colorado-only basis for at least 3 years.

1. Pharmacy claims data for health benefit plans or an applicable plan that pays on an expense basis should also be shown separately for incurred claims, actual benefits ratio, number of claims, average covered lives and number of policyholders.
2. National or other relevant data shall also be provided in order to support the rates, if the Colorado data is not fully credible. Any rate filing involving an existing product is required to provide this information. This includes, but is not limited to: changes in rates; rating factors; rating methodology; trend; new benefit options; or new plan designs for an existing product.

3. If the filing is to introduce a new product to Colorado, nationwide experience must be provided for this product, if available. If no experience for the new product is available, experience for a comparable product must be provided, if available.

4. Rates must be supported by the most recent data available, with as much weight as possible placed upon the Colorado experience.
a. For Renewal filings the experience period must include consecutive data no older than nine months prior to the rate effective implementation date.

b. For new business filings the experience period must include consecutive data no older than nine months prior to the effective implementation date.

The loss data must be on an incurred basis, including both separately and combined accrued and unaccrued portions of the liability and reserve (e.g., case, bulk and IBNR reserves) as of the valuation date. Premiums and/or exposure data must be stated on both an actual and on-rate-level basis. Capitation payments should be considered as claim or loss payments. The carrier should also provide information about how the number of claims was calculated.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM JUNE 2013.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial_memorandum_Official_Form.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Attached is a revised actuarial memorandum.

Related Objection 2

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: Regulation 4-2-11 Section 6 (P): Please provide the following information: Benefits Ratio Projections: The memorandum must contain a section projecting the benefits ratio, over the rating period, with the requested rate change. The comparison should be shown in chart form; with projected premiums, projected incurred claims and projected benefits ratio over the rating period, with the requested rate change.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM JUNE 2013.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial_memorandum_Official_Form.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please continue your review as we are looking forward to receiving your approval.

Sincerely,
Susan Hoffmann

State: Colorado **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/12/2013
Submitted Date	06/12/2013

Dear Nichole Boggess,

Introduction:

Thank you for your letter of June 6, 2013. We will respond to each of the objections in the same order in which they appear in your letter.

Response 1

Comments:

We have updated the filing mode in SERFF to reflect file and use per a Post Submission Update.

Related Objection 1

Comments: Please update the requested filing mode from review and approval to file and use.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

We enclose a revised HR-1 form and actuarial memorandum completed to meet the requirements of Colorado Regulation 4-2-11.

Related Objection 2

Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: Your company's Actuarial Memorandum is not compliant with the current version of Colorado Regulation 4-2-11. EVERY item in Section 6 MUST be discussed. Also, it is now a requirement that the Actuarial Memorandum items MUST be presented in the order in which it is demonstrated in the regulation. Please review the current version of Colorado Regulation 4-2-11, found on our website, prior to submitting.

Changed Items:

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	HR-1 Form (H)
Comments:	
Attachment(s):	HR-1 CO Health Rate Filing Form.pdf
Previous Version	
Satisfied - Item:	*HR-1 Form (H)*
Comments:	
Attachment(s):	*CO Health Rate Filing Form.pdf*

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial_memorandum_Official_Form.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedule Item Changes	
Satisfied - Item:	HR-1 Form (H)
Comments:	
Attachment(s):	HR-1 CO Health Rate Filing Form.pdf
Previous Version	
Satisfied - Item:	*HR-1 Form (H)*
Comments:	
Attachment(s):	*CO Health Rate Filing Form.pdf*

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial_memorandum_Official_Form.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memo 2013 SHOP CO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We hope that this response addresses the Department's concerns and that the submission may now be approved. Please direct any questions, comments or correspondence regarding this filing to me. My telephone and fax numbers and e-mail address appear in the letterhead above. I look forward to hearing from you.

Sincerely,
Susan Hoffmann

State:	*Colorado*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*H10G Group Health - Dental/H10G.000 Health - Dental*		
Product Name:	*CO Standalone Dental Rate Filing*		
Project Name/Number:	*CO Standalone Dental Rate Filing/B13-7A SB*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/05/2013
Submitted Date	06/05/2013

Dear Nichole Boggess,

Introduction:

This is in reference to your 6/5/2013 objection letter.

Response 1

Comments:

We are in the process of completing the binder submission. Per information received earlier today, there has been a change in the template requirements. In addition, the binder filing has a due date of June 14, 2013. As soon as the binder filing is submitted, I will link the binder filing to this filing and the separate form filing as well as linking this filing & and the form filing to the binder filing via the Corresponding Filing Tracking on the General Information tab. If you would like me to notify you via a Note to Reviewer, I can do this also.

Related Objection 1

Comments: Please provide the filing number for the binder.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Susan Hoffmann

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Post Submission Update Request Processed On 06/13/2013

Status:	Allowed
Created By:	Susan Hoffmann
Processed By:	Nichole Boggess
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Requested Filing Mode	File & Use	Review & Approval

State: *Colorado*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*
Filing Company: *Metropolitan Life Insurance Company*

Form Schedule

Lead Form Number: GP-HIX-CO-2014

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Group Dental Insurance Policy	GP-HIX-CO-2014	POL	Initial			
2		Certificate of Insurance	HIX-CO-MAC-GCERT-2014	CER	Initial			
3		Schedule of Benefits	HIX-CO-EHB-PPO-MAC-LOW-2014	SCH	Initial			
4		Schedule of Benefits	HIX-CO-EHB-PPO-MAC-HIGH-2014	SCH	Initial			
5		Schedule of Benefits	HIX-CO-WRAP-PPO-MAC-LOW-2014	SCH	Initial			
6		Schedule of Benefits	HIX-CO-WRAP-PPO-MAC-HIGH-2014	SCH	Initial			

Form Type Legend:

State: *Colorado*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	0.000%	0.000%	$0	0	$0	0.000%	0.000%

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CO Dental Rate Filing	GP-HIX-CO-2014, HIX-CO-MAC-GCERT-2014, HIX-CO-EHB-PPO-MAC-LOW-2014, HIX-CO-EHB-PPO-MAC-HIGH-2014, HIX-CO-WRAP-PPO-MAC-LOW-2014, HIX-CO-WRAP-PPO-MAC-HIGH-2014	New		CO On Exchange Dental Manual.pdf, CO Off Exchange Dental Manual.pdf,

Step 1: Base PMPM Premium Rates

	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
Base Premium	$ 24.09	$ 30.32	$ 24.36	$ 33.23

Step 2: Rating Area Factors

Rating Area	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
1	1.0524	1.0568	1.0619	1.0776
2	0.9927	0.9925	0.9893	0.9876
3	0.9845	0.9874	0.9817	0.9868
4	0.9283	0.9380	0.9173	0.9313
5	0.9453	0.9646	0.9399	0.9787
6	0.9283	0.9380	0.9173	0.9313
7	1.0486	1.0385	1.0568	1.0386
8	0.9990	1.0013	1.0007	1.0061
9	0.8813	0.8956	0.8680	0.8866
10	1.0294	1.0405	1.0346	1.0640
11	0.9907	1.0055	0.9912	1.0248

Step 3: Trend Factors

Effective Date	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
1/1/14 - 3/31/14	1.0000	1.0000	1.0000	1.0000
4/1/14 - 6/30/14	1.0083	1.0083	1.0079	1.0082
7/1/14 - 9/30/14	1.0166	1.0166	1.0159	1.0165
10/1/14 - 12/31/14	1.0250	1.0250	1.0240	1.0248

Step 4: Final PMPM Premium Rate = Step 1 x Step 2 x Step 3

Step 1: Base PMPM Premium Rates

	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
Base Premium	$ 23.71	$ 29.85	$ 24.36	$ 33.23

Step 2: Rating Area Factors

Rating Area	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
1	1.0524	1.0568	1.0619	1.0776
2	0.9927	0.9925	0.9893	0.9876
3	0.9845	0.9874	0.9817	0.9868
4	0.9283	0.9380	0.9173	0.9313
5	0.9453	0.9646	0.9399	0.9787
6	0.9283	0.9380	0.9173	0.9313
7	1.0486	1.0385	1.0568	1.0386
8	0.9990	1.0013	1.0007	1.0061
9	0.8813	0.8956	0.8680	0.8866
10	1.0294	1.0405	1.0346	1.0640
11	0.9907	1.0055	0.9912	1.0248

Step 3: Trend Factors

Effective Date	EHB Low 85131CO0110001	EHB High 85131CO0120001	Wrap Low 85131CO0130001	Wrap High 85131CO0140001
1/1/14 - 3/31/14	1.0000	1.0000	1.0000	1.0000
4/1/14 - 6/30/14	1.0083	1.0083	1.0079	1.0082
7/1/14 - 9/30/14	1.0166	1.0166	1.0159	1.0165
10/1/14 - 12/31/14	1.0250	1.0250	1.0240	1.0248

Step 4: Final PMPM Premium Rate = Step 1 x Step 2 x Step 3

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Supporting Document Schedules

Satisfied - Item:	HR-1 Form (H)
Comments:	
Attachment(s):	HR-1 CO Health Rate Filing Form.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	CO ACTUARIAL MEMORANDUM #3 JULY 2013.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attestation
Comments:	
Attachment(s):	Attestation Signed 053113 Kowalski.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Tables (Excel and Pdf files)
Comments:	
Attachment(s):	Manual Rate Tables in Excel SHOP.xls Manual Rate Tables pgs 1-22.pdf Manual Rate Tables pgs 23-45.pdf Manual Rate Tables pgs 46-90.pdf Manual Rate Tables pgs 91-114.pdf Manual Rate Tables pgs 115-138.pdf
Item Status:	
Status Date:	

State: Colorado
Filing Company: Metropolitan Life Insurance Company
TOI/Sub-TOI: H10G Group Health - Dental/H10G.000 Health - Dental
Product Name: CO Standalone Dental Rate Filing
Project Name/Number: CO Standalone Dental Rate Filing/B13-7A SB

Attachment Manual Rate Tables in Excel SHOP.xls is not a PDF document and cannot be reproduced here.

State Of Colorado

Health Rate Filing Form

Form HR-1

Reset Form

Must Be Completed For All Products	**SERFF FILING #**
1. Company: Metropolitan Life Insurance Company	
2. Person Responsible For Filing: Dianne Derrick	3. Title: Director & Actuary
4. Address Of Responsible Person: Bridgewater, NJ	5. Telephone #: (908) 253-1137 ext.
6. Email Address: dderrick@metlife.com	

7. **Type Of Coverage**: PPO Other : Dental

8. Medicare Supplement: Select One Not Applicable ☑

(1) Prestandardized Plan(s):

(2) Standardized Plan(s): ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ FHD ☐ G ☐ H ☐ I ☐ J ☐ JHD ☐ K ☐ L

(3) 2010 Plans: ☐ A ☐ B ☐ C ☐ D ☐ F ☐ FHD ☐ G ☐ K ☐ L ☐ M ☐ N

9. **Sub Category:** Small Group (1-50)

10. A. Group Information: Employer Association Select One Select One

B. Name of association or trust *(if applicable)*:

C. Description of discretionary group*(if applicable)*:

11. **Colorado State Code(s)**: 701 Small Group Select One

Select One Select One Select One

12. **Brief Filing Description** (Disability, Major Medical, LTC, Etc. Also Describe All Methodology Changes.):

Rate Filing for plans sold on the Shop Exchange

13. **Reason For Filing:**

Increase In Benefits?	☐ Yes	☑ No
Reduction In Benefits?	☐ Yes	☑ No
Increase in Profits?	☐ Yes	☑ No
Change Needed To Meet Projected Losses?	☐ Yes	☑ No
Trend Only?	☐ Yes	☑ No
Change In Rating Methodology?	☐ Yes	☑ No
New Product (Initial Offering As Opposed To Rate Revision)?	☑ Yes	☐ No
Other?	☐ Yes	☑ No
(If other, please explain)		

14. **Policy Form(s) Affected**: GP-HIX-CO-2014

15. If Rider Or Endorsement, **Type Of Benefits**?	
16. Closed Block(s)? ☐ Yes ☑ No Date Block Closed:	
17. **Number Of Colorado Covered Lives** (Including Employees And Dependents): 0	
18. A. Rating Period: Select One From To B. Experience Period: From To C. Reason for Rate Change: D. Average Change In Rates From One Year Prior To Effective Date:	☑ N/A (New Product)
19. A. **Rate Change Without Trend:** B. **Trend for Rating Period (if trend factor is used in rates):** C. Overall Rate Impact Change:	
20. A. **Current Underlying *Annualized* Trend Assumption** (If Applicable): B. Requested Underlying *Annualized* Trend Assumption (If Applicable):	
21. A. **What Is The Maximum Rate Change That Can Affect A Policyholder?** B. **What Is The Minimum Rate Change That Can Affect A Policyholder?** **(If the selected rate change differs from the indicated rate change, please fully detail in the actuarial memorandum in section 6K.)**	
Benefits Ratios (**On Colorado only basis**) 22. A. Targeted Benefits Ratio over Rating Period (assumed in calculation of rates):	
B. Actual Benefits Ratio over Experience Period:	☑ N/A (New Product)
23. A. **Projected Benefits Ratio With Rate Change over Rating Period** B. Projected Benefits Ratio **Without** Rate Change over Rating Period ☐ Colorado ☐ Colorado/Nationwide ☐ Nationwide Basis **(If projected benefits ratios on a Colorado only basis are not available, then ratios developed on a blended Colorado/Nationwide or Nationwide basis are acceptable. Please indicate above.)**	☑ N/A (New Product)
24. **Proposed Effective Date:** 01/01/2014	
25. A. **Total Annual *Colorado* Written Premium Before Change(s)**: $ B. **Total Annual *Colorado* Written Premium After Change(s)**: $ C. Written Premium Change For This Product (Net Change): $	☑ N/A (New Product)
26. A. **Effective Date** of Previous Rate Filing for this Form (including initial filing): B. Previous SERFF Filing Number(s): C. Overall Percentage of Last Rate Change for Affected Policy Forms:	☑ N/A (New Product)
27. **Experience Provided:** ☐ **Nationwide** ☐ **Colorado** Select One ☐ **other (specify)**	☑ N/A (New Product)
28. ***Small Group Filings Only*: Unique Single Index Rate (Effective For All Small Group Plans):**	

When completed, please hit the button to the right and also attach to filing in SERFF. **SUBMIT TO DIVISION**

COLORADO ACTUARIAL MEMORANDUM JULY 2013

A. Summary

1. **Reason(s) for the Rate Filing :**

   This Rate Filing is for a new group Dental product to be sold on the SHOP Exchange provided under form GP-HIX-CO-2014. This product offers four different plans, EHB Low Plan, EHB High Plan, Family Plan Low and Family Plan High.

2. **Requested Rate Action:** This is a new product so we are not proposing a requested rate action. The derivation of the rates that we propose are included in this document as well as in the CO Dental Rate Filing Document.

3. **Marketing Method(s):** The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

4. **Premium Classification:** Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period. Premium rates will be expressed as per member per month (PMPM) rates

5. **Product Descriptions:** This product covers Essential Health Benefits for children under the age of 19 which are covered in the Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

6. **Age Basis: P**remiums will be charged based on attained age.

7. **Renewability Provision:** All health benefit plans are guaranteed renewable.

B. ASSUMPTION, ACQUISITION OR MERGER: This new product described in this rate filing is not part of an assumption, acquisition or merger of policies from/with another company.

C. RATING PERIOD:

Rates are guaranteed for a 12 month period. Rates are calculated for calendar year 2014.

D. EFFECT OF LAW CHANGES:

Under the ACA, the Pediatric EHB coverage has three plan features that are not offered currently :

1. Unlimited Maximum on in and out of Network Benefits
2. Out of Pocket Maximum. The out of pocket maximum is equal to $700 for one child with a maximum of $1,400 out of pocket maximum for two or more children and is applicable to in network benefits only.
3. Medically necessary Ortho in network benefit

These 3 plan features increase premiums by approximately 3%.

E. RATE HISTORY:

Please note that rate history is not available as this is an entirely new product.

F. COORDINATION OF BENEFITS: This rate filing reflects actual loss experience net of any savings associated with coordination of benefits and/or subrogation.

G. RELATION OF BENEFITS TO PREMIUM:

Description	**Percent**
Commissions	6%
General expenses *	12.9%
Premium taxes	2%
Profit/Contingencies	2%
Investment Income	0%
PPACA Fees	2.1%
Exchange Fees	1.4%
Other	
Total Retention	26.4%

Targeted Loss Ratio: 73.6%

*Please see section O Other Factors. Please note that expenses above were converted to a percentage.

Please note that this product offers four plans. The target loss ratio varies among these plans and is between 66% and 74%.

H. PROVISION FOR PROFIT AND CONTINGENCIES: Manual rates contain a 2% margin applied to claims to account for contingency and risk considerations for small group policies sold in the SHOP Exchange. The 2% margin is the profit margin.

I. Determination of Proposed Rates

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

Overview

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

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

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

The tables that we refer to in the description of the rating algorithm below are included in the Excel file that accompanies this rate filing as well as in the word document CO Dental Rate Filing 2013.

Rating Algorithm

The Section below outlines steps 1 – 14 to develop the indemnity claim costs. Steps 15 – 20 show the development of the PDP claim costs from the indemnity claim costs. In steps 21 – 30 claim costs are converted into gross premium rates.

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

Development of Indemnity Claim Costs

Steps 1 through 14 calculate the indemnity claim costs. Note that for a PDP plan, indemnity

claim costs must be developed separately for the in and out-of-network plans.

Step 1: Average Charges

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

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

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

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

Step 2a: Allocation of Services

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

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

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

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

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

Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

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

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

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

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

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

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

Step 2d: Existing Dentures

The *Average Charges* assume the following:

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

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

Step 2e: Fluoride Treatment

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

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

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

Step 2f: Full Mouth X-Rays

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

- Class A
- One time per 60 months

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

Step 2g: Implant Services

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

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

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

Step 2g i: Implant Services - Repairs

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

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

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

Step 2h: Missing Teeth

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

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

Step 2i i: Examinations

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

- Class A
- One treatment per six months

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

Step 2i ii: Examinations – Problem Focused

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

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

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

Step 2j: Prophylaxes

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

- Class A
- One treatment per six months

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

Step 2k: Sealants

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

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

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

Step 2l: TMJ

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

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

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

Step 2m: Periodontal Maintenance

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

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

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

Step 2n: Fixed Bridges

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

- Class C
- Once every 10 years

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

Step 2o i: Amalgam Fillings

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

- Class B
- One in 24 months

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

Step 2o ii: Resin Composite Fillings

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

- Class B
- One in 24 months

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

Step 2p i: Periapical X-rays

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

- Class A
- No limit

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

Step 2p ii: Other X-rays

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

- Class B
- No limit

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

Step 2p iii: Cone Beam Imaging

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

- Class C
- No limit

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

Step 2q: Labs and Tests

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

- Class A
- No Limit

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

Step 2r: Space Maintainers

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

- Class A
- No Limit, up to age 19

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

Step 2s: Emergency Palliative Treatment

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

- Class B
- No Limit

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

Step 2t: Prefabricated Stainless Steel Crowns

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

- Class C
- One time in 60 Months

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

Step 2u i: Pulpotomy

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

- Class B

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

Step 2u ii: Endodontics – Root Canal

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

- Class B
- One Time in 24 Months

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

Step 2v i: Periodontal Surgery

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

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

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

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

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

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

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

Step 2w i: Oral Surgery - Simple Extractions

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

- Class B

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

Step 2w ii: Oral Surgery - Surgical Extractions

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

- Class B

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

Step 2w iii: Oral Surgery - Other

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

- Class B

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

Step 2x: General Anesthesia

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

- Class B

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

Step 2y: Consultations

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

- Class B
- Two per 12 months

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

Step 2z: Harmful Habits

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

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

Step 2.1: Occlusal Guards / Bruxism Appliances

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

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

Step 2.2: Composite Fillings on Molars

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

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

Step 2.3: Inlays / Onlays / Crowns

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

- Class C
- One replacement per 84 months

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

Step 2.4: Crown Build-ups / Core & Post

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

- Class C
- One replacement per 84 months

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

Step 2.5: Repairs

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

- Class B
- No Limit

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

Step 2.6: Re-cementations

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

- Class B
- One per 12 months

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

Step 2.7: Scaling and Root Planning

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

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

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

Step 2.8: Dentures – Complete/Partial/Overdenture

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

- Class C
- One per 84 months

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

Step 2.9: Immediate Temporary Dentures – Complete/Partial

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

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

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

Step 2.10: Denture Adjustments

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

- Class C
- One in 12 months

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

Step 2.11: Dentures – Rebases/Relines

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

- Class B
- One per 36 months

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

Step 2.12: Tissue Conditioning

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

- Class C
- One per 36 months

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

Step 2.13: Occlusal Adjustments

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

- Class B

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

Step 2.14: Sedative Fillings

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

- Class B

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

Step 2.15: Pulp Capping

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

- Class B

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

Step 2.16 i: Apexification & Re-calcification

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

- Class C

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

Step 2.16 ii: Pulp Therapy

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

- Class B

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

Step 2.17: Periodontics – Non-Surgical

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

- Class B

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

Step 2.18: Maxillofacial Prosthesis

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

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

Step 2.19: Other Prosthetics

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

- Class C

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

Step 2.20: Implant Supported Prosthetic

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

- Class C
- One per 60 months

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

Step 2.21: General Services

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

- Class B

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

Step 2.22: Other Additive Adjustments

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

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

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

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

Step 4a: Accident Coverage

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

Step 4b: Coordination of Benefits

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

Step 4c: Eligibility

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

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

Step 4d: Ortho Coverage

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

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

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

Step 4e: Preauthorization

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

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

Step 4f: Waiting Periods

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

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

Step 4g: Other Multiplicative Adjustments

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

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

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

Step 6a: Anti-Selection

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

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

Step 6a i: Group Size

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

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

Step 6a ii: Multiple Options

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

Step 6a iii: Participation

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

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

- Total employee participation percentage

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

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

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

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

Table 6a iii(b) shows the assumed employee participation level, for virgin plans. The lower the employer contribution percentage, as a percentage of premium, the greater the adverse selection. This is because the larger employee contribution leads to lower participation, as more employees, who weigh their anticipated dental costs versus the required contributions, opt out. For any given employer contribution level, participation is assumed to be higher if VB support is used or if the dental plan is structured as a Section 125 plan. We believe that participation will be higher with a Section 125 plan because the effective premium cost to the

employee is reduced because the employee pays premium with pre-tax dollars.

Step 6a iv: Preannouncement

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

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

Step 6a v: Open Enrollment

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

Step 6a vi: Benefit Consecutive Period

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

Step 6b: Utilization

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

The following group and plan characteristics affect the utilization patterns of dental services

which are assumed in the *Average Charges*.

Step 6b i: Age

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

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

Step 6b ii: Area Utilization

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

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

Step 6b iii: Deductible Utilization

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

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

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

Step 6b iv: Employer Contribution

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

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

Step 6b v: Gender

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

Step 6b vi: Immature Business

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

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

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors

are shown in Table 6b vii.

Step 6b viii: Plan Design Utilization

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

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

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

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

Class C:

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

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

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

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

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

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

The appropriate weights are shown in Table 6b viii(b).

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

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

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

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

Step 6c: Area Charge

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

Step 6d: Trend Adjustment

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

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

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

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

The relative trend factor defaults to 1.0 for schedule plans.

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

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

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

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

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

Step 6e: Rate Guarantee

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

Step 6f: Rate Cap

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

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

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

Step 8a: Claim Review (MCR)

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

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

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

Table 8b contains the multiplicative adjustments for cutbacks due to a reasonable and customary level of dentists' charges. MetLife's standard R&C provision is to cutback to the 90th percentile of the dentists' charges. MetLife also offers options to remove the Usual

component of R&C and or to add a threshold to the R&C charge. The adjustments are applied to the Out-Of-Network Class A, B, and C *Average Charges* only.

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

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

Step 10a: Annual Deductible

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

- Amount of the individual deductible
- Amount of the family deductible
- Family deductible type
    - Type I (aggregate): In order to meet a family deductible of two times the individual deductible, the sum of the deductibles met by any members of the family would have to equal two times the individual deductible.
    - Type II (individual): In order to meet a family deductible of two times the individual deductible, two members of the family would have to completely satisfy the individual deductible.
- Scope of the deductible (i.e., applies to A,B&C, B&C, or C). For A,B&C (A first) use factors for A,B&C and for B&C (B first) use factors for B&C.

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

Step 10b: Deductible Carryover

If the plan has a fourth-quarter deductible carryover, an adjustment is made, in this step, to

the annual deductible credit taken in Step 10a. The adjustment is equal to a percentage of the deductible credit taken in Step 10a. The adjustment factors are shown in Table 10b.

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

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

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

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

Step 12a: Coinsurance Adjustment

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

Step 12a i: Coinsurance Levels

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

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

the adjusted average charge amount for the applicable area. The adjusted average charge amount, for the applicable area, is equal to the average charge amount for the area multiplied by .965; this adjusts the average charge for the R&C cutback. The weights are equal to the percentage of total charges, for the applicable class (i.e., A, B, C, or Orthodontia), that each procedure represents; the total charges for the classes are determined based on MetLife's comprehensive allocation of services. The average charges must be reflective of the average charges at the midpoint of the schedule; adjustments may have to be made to the average charges using our trend assumption.

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

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

Step 12a ii: Graded Benefits

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

Step 12b: Annual Maximum Adjustment

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

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

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

Step 12b ii: Plan/Calendar Year Annual Maximum

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

Step 12c: Lifetime Maximum (Orthodontia)

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

Step 12d: Periodontic Inside Annual Maximum

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

Step 12e: Other Multiplicative Adjustments

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

Step 12f: Late Entrant Provision

Table 12f displays the late entrant adjustment factors for an employee, spouse, or child. Factors are dependent on the late entrant option, employee participation, and employer contribution. The *Average Charges* assume that the late entrant options is *1st Enrollment after 12 months* with 100% employee participation and 100% employer

contribution. The only option in iMPAQS-Man for the Local Market is 0/6F/12/24/24 (the option for PA situs groups is 0/6F/12/12/12)

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

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

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

Development of PDP Claim Costs

Note that indemnity claim costs must be developed for both the in and out-of-network plans before developing PDP claim costs.

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

Step 15 is equal to the Step 13 claim costs.

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

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

Step 16a: Fee Discount

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

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

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

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

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

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

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

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

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

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

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

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

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

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

Step 17 is equal to Step 15 times Step 16.

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

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

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

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

Step 19a: Network Migration

Step 19a is only used for the in-network plan. Step 19a is equal to:

Step 19a_i plus (1 minus Step 19a_i) times Step 19a_ii.

Step 19a i: Network Penetration

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

Step 19a ii: PDP Plan Design Adjustment

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

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

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

Type A/B Plans only

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.475 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.525

All other Plans

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.335 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.37

(In-Network Class C Co-Insurance – Out-of-Network Class C Co-Insurance) x 0.295

Step 20: Final Total PDP Claim Costs

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

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

Converting Claim Costs Into Premium Rates

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

Step 21: Final Claim Costs

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

Step 22: Margin

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

Step 23: Retention

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

Step 24: Composite Monthly Premium

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

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

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act (ACA) Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The premium is loaded with 6% Broker Commission.
4. The premium is loaded with 1.4% State Exchange Fee.

J. TREND:

Dental trend factors are based on periodic studies. They have ranged from 5% to 8% over the past few years. Currently, pricing trend assumptions are set at 5.0% for in-network benefits and 7.0% for out-of-network benefits. These factors may be adjusted to reflect the most currently available experience. Insurance trend will vary for maximum and deductible limitations as well as by the charge level area factor. A fixed-dollar maximum and higher average fees both mitigate the effect of fee trend while a fixed-dollar deductible increases it.

K. CREDIBILITY: Please note that this product is manually rated only and case specific experience is not utilized in pricing.

L. DATA REQUIREMENTS:

This rate filing introduces a new product. We are providing nationwide experience for a comparable Dental product.

Nationwide Dental PPO - Groups under 50 lives

Calendar Year	Number of cases	Earned Premium	Incurred Claims	ILR	Number of Claims	Number of groups	Number of covered lives
2010	34,603	327,160,598	222,310,577	68.0%	1,248,941	34,603	586,312
2011	31,780	316,370,797	209,229,291	66.1%	1,108,915	31,780	547,391
2012	33,855	313,847,897	206,445,763	65.8%	1,032,229	33,855	601,778

The number of claims were calculated assuming that the average incurred claim is equal to $200 in 2012, $188.68 in 2011 and $178 in 2010.

M. SIDE-BY-SIDE COMPARISON

Please note that a side by side comparison is not provided because this pertains to a new product rate filing and no history is available.

N. BENEFITS RATIO PROJECTIONS:

Please note that the anticipated loss ratio for this product is as shown below.

Anticipated Loss Ratios	
Minimum	**Maximum**
66%	74%

Projected Incurred Claims	$ 282,646
Projected Premiums	$ 418,592
Projected Loss Ratio	67.5%

O. OTHER FACTORS:

Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary by policy year. The number of members in a group is equal to the number of employees plus their dependents.

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

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 1.4%.

Area Factors

Area Factors vary based on zip code. Our rating algorithm produces premium rates by 3 digit zip code. To convert these rates into rates for each rating region, we weighted them by our 2012 Under 100 Lives premium in each 5 digit zip. Each 5 digit zip is contained within a single rating region.

Rates were calculated for the following areas :

Rating Area ID	County Name
Rating Area 1	Boulder
Rating Area 2	El Paso, Teller
Rating Area 3	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert Gilpin, Jefferson, Park
Rating Area 4	Larimer
Rating Area 5	Mesa
Rating Area 6	Weld
Rating Area 7	Pueblo
Rating Area 8	Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huefano, Kiowa, Kit,Carson, Las Animas, Lincoln, Otero, Prowers, Alamosa, Chaffee Conejos, Costilla, Mineral, Rio Grande, Saguache
Rating Area 9	Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
Rating Area 10	Archuleta, Delta, Dolores, Grand, Gunnison, Hinsdale, Jackson, La Plata, Lake, Moffat, Montezuma, Montrose, Ouray, Rio Blanco, Routt, San Juan, San Miguel,
Rating Area 11	Eagle, Garfield, Pitkin, Summit

Dental charges vary widely with area. These factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Area Utilization factors reflect variation in the access to dental care and increase or decrease the expected claim costs based on the number of dentists in various geographic areas. Area Charge factors increase or decrease expected claim costs depending on the average fees charged by dentists in particular areas of the country. Both factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Savings result from use of in-network PPO dentists who accept our schedule of negotiated fees as the maximum allowable charges for services rendered. The savings percentages vary by zip code and are also shown in Table 6c.

In-network PPO claim costs are blended with out-of-network claim costs to yield a composite claim cost. The network dentist penetration level (the percentage of eligible dentists that have signed up with MetLife's PPO) determines the percentage of claims paid in-network. Penetration levels are also shown in Table 6c.

PREMIUM PMPM RATES AND ACTUARIAL VALUE

	EHB Low (85131CO0110001) PMPM Rate			
Rating Area	1/1/14 - 3/31/14	4/1/14 - 6/30/14	7/1/14 - 9/30/14	10/1/14 - 12/31/14
1	$ 25.35	$ 25.56	$ 25.77	$ 25.98
2	$ 23.91	$ 24.11	$ 24.31	$ 24.51
3	$ 23.71	$ 23.91	$ 24.11	$ 24.31
4	$ 22.36	$ 22.54	$ 22.73	$ 22.92
5	$ 22.77	$ 22.96	$ 23.15	$ 23.34
6	$ 22.36	$ 22.54	$ 22.73	$ 22.92
7	$ 25.26	$ 25.46	$ 25.68	$ 25.89
8	$ 24.06	$ 24.26	$ 24.46	$ 24.66
9	$ 21.23	$ 21.40	$ 21.58	$ 21.76
10	$ 24.79	$ 25.00	$ 25.21	$ 25.41
11	$ 23.86	$ 24.06	$ 24.26	$ 24.46

	EHB High (85131CO0120001) PMPM Rate			
Rating Area	1/1/14 - 3/31/14	4/1/14 - 6/30/14	7/1/14 - 9/30/14	10/1/14 - 12/31/14
1	$ 32.04	$ 32.31	$ 32.58	$ 32.85
2	$ 30.10	$ 30.34	$ 30.60	$ 30.85
3	$ 29.94	$ 30.19	$ 30.44	$ 30.69
4	$ 28.44	$ 28.68	$ 28.91	$ 29.15
5	$ 29.25	$ 29.49	$ 29.73	$ 29.98
6	$ 28.44	$ 28.68	$ 28.91	$ 29.15
7	$ 31.49	$ 31.75	$ 32.01	$ 32.28
8	$ 30.36	$ 30.61	$ 30.87	$ 31.12
9	$ 27.16	$ 27.38	$ 27.61	$ 27.83
10	$ 31.55	$ 31.81	$ 32.07	$ 32.34
11	$ 30.49	$ 30.74	$ 31.00	$ 31.25

	Wrap Low (85131CO0130001) PMPM Rate			
Rating Area	1/1/14 - 3/31/14	4/1/14 - 6/30/14	7/1/14 - 9/30/14	10/1/14 - 12/31/14
1	$ 25.87	$ 26.07	$ 26.28	$ 26.49
2	$ 24.10	$ 24.29	$ 24.48	$ 24.68
3	$ 23.91	$ 24.10	$ 24.29	$ 24.48
4	$ 22.34	$ 22.52	$ 22.70	$ 22.88
5	$ 22.89	$ 23.08	$ 23.26	$ 23.44
6	$ 22.34	$ 22.52	$ 22.70	$ 22.88
7	$ 25.74	$ 25.94	$ 26.15	$ 26.36
8	$ 24.37	$ 24.57	$ 24.76	$ 24.96
9	$ 21.14	$ 21.31	$ 21.48	$ 21.65
10	$ 25.20	$ 25.40	$ 25.60	$ 25.81
11	$ 24.14	$ 24.33	$ 24.53	$ 24.72

	Wrap High (85131CO0140001) PMPM Rate			
Rating Area	1/1/14 - 3/31/14	4/1/14 - 6/30/14	7/1/14 - 9/30/14	10/1/14 - 12/31/14
1	$ 35.80	$ 36.10	$ 36.39	$ 36.69
2	$ 32.82	$ 33.09	$ 33.36	$ 33.63
3	$ 32.79	$ 33.06	$ 33.33	$ 33.60
4	$ 30.95	$ 31.20	$ 31.46	$ 31.71
5	$ 32.52	$ 32.79	$ 33.06	$ 33.33
6	$ 30.95	$ 31.20	$ 31.46	$ 31.71
7	$ 34.51	$ 34.79	$ 35.08	$ 35.37
8	$ 33.43	$ 33.70	$ 33.98	$ 34.26
9	$ 29.46	$ 29.70	$ 29.95	$ 30.19
10	$ 35.36	$ 35.65	$ 35.94	$ 36.23
11	$ 34.05	$ 34.33	$ 34.61	$ 34.90

The pediatric only plans satisfy the Actuarial Value requirements. The Low Plan has an AV equal to 70% + or - 2% and the High Plan has an AV equal to 85% + or – 2%.

P. RATING MANUALS: A rating manual is submitted with this new product rate filing. The rating manual is a word document named CO Dental Rate Filing 2013.

ACTUARIAL CERTIFICATION

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

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

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

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

Dianne Derrick, FSA MAAA

July 30, 2013

Instructions: Review each of the attestation groupings—general issuer attestations, compliance plan attestations, organizational chart attestations, operational attestations, benefit design attestations, stand-alone dental attestations, rate attestations, enrollment attestations, financial management attestations, SHOP attestations, reporting requirements attestations, accreditation attestations, and network adequacy attestations—and sign at the end of the document. **The Data Submitter must sign this attestation document.**

Program Attestations

General Issuer Attestations

1. Applicant attests that it will adhere to all requirements contained in 45 CFR 156, and all applicable federal and state law.

2. Applicant attests that it will have a license by the end of the certification period, be in good standing, and be authorized to offer each specific type of insurance coverage offered in each State in which the issuer offers a QHP.

3. Applicant attests that it will be bound by 2 CFR 376 and that no individual or entity that is a part of the Applicant's organization is excluded by the Department of Health and Human Services Office of the Inspector General or by the General Services Administration. This attestation includes any member of the board of directors, key management or executive staff or major stockholder of the applicant and its affiliated companies, subsidiaries or subcontractors.

4. Applicant attests that it will inform HHS, based on its best information, knowledge and belief, of any federal or state government current or pending legal actions, criminal or civil, convictions, administrative actions, investigations or matters subject to arbitration against the applicant (under a current or former name), its principals, or any of its subcontractors. The applicant also attests that, based on its best information, knowledge and belief, none of its principals, nor any of its affiliates is presently debarred, suspended, proposed for debarment, or declared ineligible to participate in Federal programs by HHS or another Federal agency under 2 CFR 180.970 or any other applicable statute or regulation, and should such actions occur, it will inform HHS within 5 working days of learning of such action.

5. Applicant attests that it will not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation.

6. Applicant attests that it will market its QHPs in accordance with all applicable state laws and regulations and will not employ discriminatory marketing practices in accordance with 45 CFR 156.225.

7. Applicant attests that it will adhere to all non-renewal and decertification requirements in accordance with 45 CFR 156.290.

8. Applicant attests that it will adhere to requirements related to the segregation of funds for abortion services consistent with 45CFR 156.280 and all applicable guidance, as applicable.

9. Applicant attests that it will adhere to provisions addressing payment of federally-qualified health centers in 45 CFR 156.235(e).

Compliance Plan Attestations

1. Applicant attests that it has a compliance plan that adheres to all applicable laws, regulations, and guidance, that the compliance plan is ready for implementation, and that the applicant agrees to reasonably adhere to the compliance plan provided. Any changes to the compliance plan will be submitted to HHS for review.
2. Applicant will upload a copy of the applicant's compliance plan.

Organizational Chart Attestations

1. Applicant attests that it is providing its organizational chart and that it will inform HHS of any significant changes to the organizational chart provided within 30 days of that change after the submission of this application.
2. Applicant will upload a copy of the applicant's organizational chart.

Operational Attestations

1. Applicant attests that it will notify HHS of any pending change in ownership of the QHP issuer or that issuer's parent entities and will obtain approval for transfer of responsibility for its QHPs prior to making any change in ownership.

2. Applicant attests that it will comply with all QHP requirements, including technical requirements related to the use of FFE Plan Management system, on an ongoing basis and comply with Exchange systems, tools, processes, procedures, and requirements.

3. Applicant attests that it has in place an effective internal claims, grievance, and appeals process that complies with 45 CFR 147.136 as applicable, and agrees to act in accordance with all requirements for an external review process with respect to QHP enrollees in an applicable State or Federal external review process in compliance with 45 CFR 147.136 as applicable.

Benefit Design Attestations

1. Applicant attests that it will not employ benefit designs that have the effect of discouraging the enrollment of individuals with significant health needs or pre-existing conditions in QHPs in accordance with 45 CFR 156.225.

2. Applicant attests that it will comply with all benefit design standards, federal regulations and laws, and state mandated benefits for all services including: preventive services, emergency services, and formulary drug list.

3. Applicant attests that it will abide by all cost-sharing limits:

   a. the cost-sharing requirement (expressed as a copayment amount or coinsurance rate) for emergency department services is the same regardless of provider network status, as applicable;

   b. it will make available enrollee cost sharing under an individual's plan or coverage for a specific item or service, consistent with 45 CFR 156.220.

4. Applicant attests that it will follow all Actuarial Value requirements.

5. Applicant attests that it will offer through the Exchange a minimum of one QHP at the silver coverage level and one QHP at the gold coverage level in accordance with 45 CFR 156.200(c), or a minimum of one plan at either a high or low coverage level for issuers of stand-alone dental plans.

6. Applicant attests that it will offer a child-only QHP(s) at the same level of coverage(s) as any QHP or stand-alone dental plans offered through the Exchange in accordance with 45 CFR 156.200(c).

7. Applicant attests that its catastrophic QHPs will only enroll individuals under the age of 30 or individuals deemed exempt from the individual mandate.

8. Applicant attests that its QHPs provide coverage for each of the 10 statutory categories of EHB in accordance with the applicable EHB benchmark plan and federal law:

a. its QHPs provide benefits and limitation on coverage that are substantially equal to those covered by the EHB-benchmark plan;

b. it complies with the requirements of 45 CFR 146.136 with regard to mental health and substance use disorder services, including behavioral services;

c. it provides coverage for preventive services described in 45 CFR 147.130;

d. it complies with EHB requirements with respect to prescription drug coverage;

e. any benefits substituted in designing QHP plan benefits are actuarially equivalent to those offered by the EHB benchmark plan;

f. it complies with the prohibition on discrimination with regard to EHB;

g. its QHPs' benefits reflect an appropriate balance among the EHB categories, so that benefits are not unduly weighted toward any category;

h. its QHPs include all applicable state required benefits.

Stand-Alone Dental Attestations

1. Applicant attests that all stand-alone dental plans that it offers will comply with all benefit design standards and federal regulations and laws for stand-alone dental plans, as applicable, including that:

a. the out-of-pocket maximum for its stand-alone dental plan is reasonable for the coverage of pediatric dental EHB;

b. it offers the pediatric dental EHB;

c. it does not include annual and lifetime dollar limits on the pediatric dental EHB.

2. Applicant attests that any stand-alone dental plans it offers are limited scope dental plans.

3. Applicant attests that any stand-alone dental plans it offers will adhere to the standards set forth by HHS for the administration of advance payments of the premium tax credit.

Rate Attestations

1. Applicant attests that it will comply with all rate requirements as applicable, including that it will:

a. charge the same rates for each qualified health plan, or stand-alone dental plan, of the issuer without regard to whether the plan is offered through an Exchange or whether the plan is offered directly from the issuer or through an agent;

b. set rates for an entire benefit year, or for the SHOP, plan year and submit the rate and benefit information to the Exchange as required in 45 CFR 156.210;

c. submit to the Exchange a justification for a rate increase prior to the implementation of an increase;

d. prominently post rate increase justifications on its Web site;

e. adhere to all rating area variation requirements pursuant to 45 CFR 156.255 for QHPs;

f. comply with federal rating requirements or the state's Affordable Care Act compliant rating requirements, as applicable.

Enrollment Attestations

1. Applicant attests that it will meet the individual market requirement to:

a. enroll a qualified individual during the initial and subsequent annual open enrollment periods and abide by the effective dates of coverage;

b. make available, at a minimum, special enrollment periods (SEPs) established by the Exchange and abide by the effective dates of coverage determined by the Exchange.

2. Applicant attests that it will enable enrollees to make enrollment changes during open and special enrollment periods for which they are eligible.

3. Applicant attests that it will only terminate coverage as permitted by the Exchange and applicable State or federal law:

a. the applicant will abide by the termination of coverage effective dates requirements;

b. the applicant will maintain termination records in accordance with Exchange standards;

c. the applicant will provide the enrollee with a notice of termination of coverage, consistent with the effective date required by applicable regulations, if terminating an enrollee's coverage for any reason. Notices must include an explanation of the reason for the termination. When applicable, the applicant will include in the notice an explanation of the enrollee's right to appeal;

d. the applicant will establish a standard policy for the termination of coverage of enrollees due to non-payment of premium, provision of fraudulent application information or abuse of his or her benefit cards.

4. Applicant attests that it will provide enrollees with required documentation including: an enrollment information package, effective dates of coverage, summary of benefits and coverage, evidence of coverage, provider directories, enrollment/disenrollment notices, coverage denials, ID cards, and any notices as required by State or federal law.

5. Applicant attests that it will adhere to enrollment information collection and transmission requirements and will:

a. accept enrollment information in an electronic format from the Exchange that is consistent with requirements;

b. reconcile enrollment files with the Exchange no less than once a month;

c. acknowledge receipt of enrollment information in accordance with Exchange standards and;

d. timely, accurately and thoroughly process enrollment transactions and submit electronic 834 confirmation files to the Exchange to confirm the enrollee's portion of the premium has been paid and coverage has been effectuated.

6. Applicant attests that if applicant utilizes Application Programming Interface (API) provided by the Exchange, the applicant will:

a. direct individuals to the Exchange in order to initiate the eligibility process;

b. enroll an individual only after receiving confirmation from the Exchange that the eligibility process is complete and the individual has been determined eligible for enrollment in a QHP, in accordance with the standards.

7. Applicant attests that the Issuer will follow the premium payment process requirements established by the Exchange in accordance with §156.265(d) and future guidance.

8. Applicant attests that it will provide a grace period of at least three consecutive months if an enrollee receiving advance payments of the premium tax credit has previously paid-in-full at least one month's premium. If an enrollee exhausts the grace period without submitting payment in full of outstanding premium due, the applicant will terminate the enrollee's coverage effective at the end of first month of the payment grace period.

9. Applicant attests that it will provide the enrollee with notice of payment delinquency if an enrollee is delinquent on premium payment.

10. Applicant attests that it will develop, operate and maintain viable systems, processes, procedures, and communication protocols for:

a. the timely, accurate and valid enrollment and termination of enrollees' coverage within the exchange;

b. the prompt resolution of urgent issues affecting enrollees, such as changes in enrollment and discrepancies identified during reconciliation.

11. Applicant attests that it will accept the total premium breakdown as determined by the Exchange and as specified in the electronic enrollment transmission. This includes:

a. the total premium amount which is based on rate attestations submitted by the applicant;

b. the APTC amount;

c. any other payment amounts as depicted on the enrollment transmission.

12. Applicant attests that it will accept the advance CSR amount as determined by the Exchange and as specified in the electronic enrollment transmission.

13. Applicant attests that it will approve of the use of the following information for display on the FFE Web site for consumer education purposes: information on rates and premiums, information on benefits, the provider network URL(s) provided in this application, the URL(s) for the Summary of Benefits and Coverage provided in this application, the URL(s) for payment provided by this application, information on whether the issuer is a Medicaid managed care organization, and quality information, as applicable, derived from the accreditation survey, including accreditation status and CAHPS data.

Financial Management Attestations

1. Applicant attests that it will acknowledge and agree to be bound by Federal statutes and requirements that govern Federal funds. Federal funds include, but are not limited to, advance payments of the premium tax credit, cost-sharing reductions, and Federal payments related to the risk adjustment, reinsurance, and risk corridor programs.

2. Applicant attests that it will adhere to the risk corridor standards and requirements set by HHS as applicable for:

   a. risk corridor data standards and annual HHS notice of benefit and payment parameters for the calendar years 2014, 2015, and 2016 (45 CFR 153.510);

   b. remit charges to HHS under the circumstances described in 45 CFR 153.510(c).

3. Applicant attests that it will adhere to the standards set forth by HHS for the administration of advance payments of the premium tax credit and cost sharing reductions, including the provisions at 45 CFR 156.410, 156.425, 156.430, 156.440, 156.460, and 156.470.

4. Applicant attests that it will submit to HHS the applicable plan variations that adhere to the standards set forth by HHS at 45 CFR 156.420.

5. Applicant attests that it will pay all user fees in accordance with 45 CFR 156.200(b)(6).

6. Applicant attests that it will reduce premiums on behalf of eligible individuals if the Exchange notifies the QHP Issuer that it will receive an APTC on behalf of that individual pursuant to §156.460.

7. Applicant attests that it will adhere to the data standards and reporting for the CSR reconciliation process pursuant to 45 CFR 156.430(c) for QHPs.

8. The following applies to applicants participating in the risk adjustment and reinsurance programs inside and/or outside of the Exchange. Applicant attests that it will:

   a. adhere to the risk adjustment standards and requirements set by HHS in the annual HHS notice of benefit and payment parameters (45 CFR Subparts G and H);

   b. remit charges to HHS under the circumstances described in 45 CFR 153.610;

   c. adhere to the reinsurance standards and requirements set by HHS in the annual HHS notice of benefit and payment parameters (45 CFR 153.400, 153.405, 153.410, 153.420);

   d. remit contributions to HHS under the circumstances described in 45 CFR 153.400;

   e. establish dedicated and secure server environments to host enrollee claims, encounter, and enrollment information for the purpose of performing risk adjustment and reinsurance operations for all plans offered;

   f. allow proper interface between the dedicated server environment and special, dedicated CMS resources that execute the risk adjustment and reinsurance operations;

   g. ensure the transfer of timely, routine, and uniform data from local systems to the dedicated server environment using CMS-defined standards, including file formats and processing schedules;

   h. comply with all information collection and reporting requirements approved through the Paperwork Reduction Act of 1995 and having a valid OMB control number for approved collections. The Issuer will submit all required information in a CMS-established manner and common data format;

i. cooperate with CMS, or its designee, through a process for establishing the server environment to implement these functions, including systems testing and operational readiness;

j. use sufficient security procedures to ensure that all data available electronically are authorized and protect all data from improper access, and ensure that the operations environment is restricted to only authorized users;

k. provide access to all original source documents and medical records related to the eligible organization's submissions, including the beneficiary's authorization and signature to CMS or CMS' designee, if requested, for audit;

l. retain all original source documentation and medical records pertaining to any such particular claims data for a period of at least 10 years;

m. be responsible for all data submitted to CMS by itself, its employees, or its agents and based on best knowledge, information, and belief, submit data that are accurate, complete, and truthful;

n. all information, in any form whatsoever, exchanged for risk adjustment shall be employed solely for the purposes of operating the premium stabilization programs and financial programs associated with state markets, including but not limited to, the calculation of user fees to fund such programs, oversight, and any validation and analysis that CMS determines necessary.

9. The following attestation applies to applicants participating in the Exchanges and premium stabilization programs as defined in the Affordable Care Act and applicable regulations. Under the False Claims Act, 31 U.S.C. §§ 3729-3733, those who knowingly submit, or cause another person or entity to submit, false claims for payment of government funds are liable for three times the government's damages plus civil penalties of $5,500 to $11,000 per false claim. 18 U.S.C. 1001 authorizes criminal penalties against an individual who in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals, or covers up by any trick, scheme, or device, a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry. Individual offenders are subject to fines of up to $250,000 and imprisonment for up to 5 years. Offenders that are organizations are subject to fines up to $500,000. 18 U.S.C. 3571(d) also authorizes fines of up to twice the gross gain derived by the offender if it is greater than the amount specifically authorized by the sentencing statute. Applicant acknowledges the False Claims Act, 31 U.S.C., §§ 3729-3733.

10. The following applies to applicants participating in the Exchanges and premium stabilization programs as defined in the Affordable Care Act and applicable regulations. Applicant attests to provide and promptly update when applicable changes occur in its Tax Identification Number (TIN) and associated legal entity name as registered with the Internal Revenue Service, financial institution account information, and any other information needed by CMS in order for the applicant to receive invoices, demand letters, and payments under the APTC, CSR, user fees, reinsurance, risk adjustment, and risk corridors programs, as well as, any reconciliations of the aforementioned programs.

11. The following applies to applicants participating in the Exchanges and premium stabilization programs as defined in the Affordable Care Act and applicable regulations. Applicant attests that it will develop, operate and maintain viable systems, processes,

procedures and communication protocols to accept payment-related information submitted by CMS.

SHOP Attestations

1. Applicant attests that it will adhere to the SHOP issuer requirements set by HHS in 45 CFR 156.285.

2. Applicant attests that it will not vary premiums based on whether or not the employer offers employees a choice among QHPs.

3. Applicant attests that it will issue SHOP QHP policies naming the qualified employer rather than the SHOP as the policyholder.

4. Applicant attests that it waives the application of any minimum participation rates calculated at the issuer level that may be allowed under state law.

Reporting Requirements Attestations

1. Applicant attests that it will provide to the Exchange the following information in the manner identified by HHS, as applicable: claims payment policies and practices; periodic financial disclosures; data on enrollment; data on disenrollment; data on the number of claims that are denied; data on rating practices; information on cost-sharing and payments with respect to any out-of-network coverage; and information on enrollee rights under title I of the Affordable Care Act.

2. Applicant attests that it will report required data on prescription drug distribution and costs consistent with 45 CFR 156.295 and all applicable guidance.

3. Applicant attests that it will comply with the specific quality disclosure, reporting and implementation requirements of 45 CFR §156.200(b)(5) as will be detailed in future guidance.

Accreditation Attestations

1. Applicant attests that it understands and acknowledges that prior to 2016, the Exchange Internet Portal may display composite data gathered using the Consumer Assessment of Healthcare Providers and Systems CAHPS® measures, which correspond to existing product lines outside the Exchange. This data will be displayed if the following conditions are met:

a. The QHP issuer has authorized the release of its accreditation data as required for QHP certification;

b. CAHPS® data were considered as part of the QHP issuer’s accreditation on Medicaid or Commercial lines of business and were submitted to the Exchange by the accrediting entity; and

c. The CAHPS® data that were submitted to the Exchange by the accrediting entity are available for the same product type as the QHP that is being offered in the Exchange (e.g. HMO Adult CAHPS data for HMO QHP; PPO Adult CAHPS® data for PPO QHP; HMO Child CAHPS® data for Child-Only QHP HMO; PPO Child CAHPS®.

Network Adequacy Attestations

1. Applicant attests that it will maintain a network that is sufficient in number and types of providers to assure that all services will be accessible without unreasonable delay. This includes providers that specialize in mental health and substance abuse services for all plans except stand-alone dental plans.

Juliane Kowalski
Signature

5-31-2013
Date

Juliane Kowalski
Printed Name

Associate General Counsel
Title/Position

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

E. PRICING FACTOR TABLES

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

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

Table 2a: Adjustments For Alternate 'Allocation of Services' Provisions

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

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

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

Child Limitation	Class Allocation	Age Limit	Child		
			Class A	Class B	Class C
1 Treatment Per 12 Months	A	19	-0.153	$0.000	$0.000
1 Treatment Per 6 Months	A	19	-0.024	0.000	0.000
1 Treatment Per Year	A	19	-0.132	0.000	0.000
2 Treatments Per Year	A	19	0.485	0.000	0.000
2 Treatments Per 12 Months	A	19	0.230	0.000	0.000
2 Treatments Per 24 Months	A	19	-0.110	0.000	0.000
3 Treatments Per 24 Months	A	19	-0.067	0.000	0.000
No Limit	A	19	0.993	0.000	0.000
1 Treatment Per 6 Months	B	19	-1.684	1.531	0.000
1 Treatment Per Year	B	19	-1.684	1.660	0.000
1 Treatment Per 12 Months	B	19	-1.684	1.552	0.000
2 Treatments Per Year	B	19	-1.684	2.169	0.000
2 Treatments Per 12 Months	B	19	-1.684	1.914	0.000
2 Treatments Per 24 Months	B	19	-1.684	1.574	0.000
3 Treatments Per 24 Months	B	19	-1.684	1.617	0.000
No Limit	B	19	-1.684	2.677	0.000
1 Treatment Per 6 Months	C	19	-1.684	0.000	1.531
1 Treatment Per Year	C	19	-1.684	0.000	1.660
1 Treatment Per 12 Months	C	19	-1.684	0.000	1.552
2 Treatments Per Year	C	19	-1.684	0.000	2.169
2 Treatments Per 12 Months	C	19	-1.684	0.000	1.914
2 Treatments Per 24 Months	C	19	-1.684	0.000	1.574
3 Treatments Per 24 Months	C	19	-1.684	0.000	1.617
No Limit	C	19	-1.684	0.000	2.677
1 Treatment Per 6 Months	A	14	-0.153	0.000	0.000
1 Treatment Per Year	A	14	-0.068	0.000	0.000
1 Treatment Per 12 Months	A	14	-0.139	0.000	0.000
2 Treatments Per Year	A	14	0.267	0.000	0.000
2 Treatments Per 12 Months	A	14	0.100	0.000	0.000
2 Treatments Per 24 Months	A	14	-0.125	0.000	0.000
3 Treatments Per 24 Months	A	14	-0.096	0.000	0.000
No Limit	A	14	0.602	0.000	0.000
1 Treatment Per 6 Months	B	14	-1.684	1.531	0.000
1 Treatment Per Year	B	14	-1.684	1.616	0.000
1 Treatment Per 12 Months	B	14	-1.684	1.545	0.000
2 Treatments Per Year	B	14	-1.684	1.951	0.000
2 Treatments Per 12 Months	B	14	-1.684	1.783	0.000
2 Treatments Per 24 Months	B	14	-1.684	1.559	0.000
3 Treatments Per 24 Months	B	14	-1.684	1.588	0.000
No Limit	B	14	-1.684	2.286	0.000
1 Treatment Per 6 Months	C	14	-1.684	0.000	1.531
1 Treatment Per Year	C	14	-1.684	0.000	1.616
1 Treatment Per 12 Months	C	14	-1.684	0.000	1.545
2 Treatments Per Year	C	14	-1.684	0.000	1.951
2 Treatments Per 12 Months	C	14	-1.684	0.000	1.783
2 Treatments Per 24 Months	C	14	-1.684	0.000	1.559
3 Treatments Per 24 Months	C	14	-1.684	0.000	1.588

No Limit	C	14	-1.684	0.000	2.286
	Not Covered		-1.684	0.000	0.000

Table 2c: Adjustments For Alternate 'Duplicate Coverage' Provisions

		Employee			Spouse			Child		
Surgical Extractions Covered By Medical Plan	**Surgical Extraction Allocation of Services**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
None		**$0.000**	**$0.000**	**$0.000**	**$0.000**	**$0.000**	**$0.000**	**$0.000**	**$0.000**	**$0.000**
All Impactions	A	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565	0.000	0.000
Bony Impactions Performed In Hospital	A	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318	0.000	0.000
All Impactions In Hospital	A	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769	0.000	0.000
All Bony Impactions	A	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637	0.000	0.000
All Impactions	B	0.000	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565	0.000
Bony Impactions Performed In Hospital	B	0.000	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318	0.000
All Impactions In Hospital	B	0.000	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769	0.000
All Bony Impactions	B	0.000	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637	0.000
All Impactions	C	0.000	0.000	-0.396	0.000	0.000	-0.262	0.000	0.000	-1.565
Bony Impactions Performed In Hospital	C	0.000	0.000	-0.080	0.000	0.000	-0.053	0.000	0.000	-0.318
All Impactions In Hospital	C	0.000	0.000	-0.194	0.000	0.000	-0.129	0.000	0.000	-0.769
All Bony Impactions	C	0.000	0.000	-0.161	0.000	0.000	-0.107	0.000	0.000	-0.637
	Not Covered	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Table 2d: Adjustments For Alternate 'Existing Denture' Provisions

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

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

Table 2e: Adjustments For Alternate 'Fluoride Treatment' Provisions

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

			Employee & Spouse			Child		
Age Limit	**Benefit**	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
No Limit	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.573	0.000
No Limit	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.266	0.000
No Limit	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.731	0.000
No Limit	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.336	0.000
No Limit	No Limit	B	0.000	0.000	0.000	-1.011	3.147	0.000
No Limit	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.416
No Limit	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.195
No Limit	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.573
No Limit	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.266
No Limit	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.731
No Limit	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.336
No Limit	No Limit	C	0.000	0.000	0.000	-1.011	0.000	3.147
19	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.364	0.000	0.000
19	1 Treatment Per 6 Months	A	0.000	0.000	0.000	1.121	0.000	0.000
19	1 Treatment Per Year	A	0.000	0.000	0.000	0.517	0.000	0.000
19	2 Treatments Per Year	A	0.000	0.000	0.000	1.189	0.000	0.000
19	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.670	0.000	0.000
19	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.258	0.000	0.000
19	No Limit	A	0.000	0.000	0.000	2.045	0.000	0.000
19	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.376	0.000
19	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	2.132	0.000
19	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.528	0.000
19	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.201	0.000
19	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.681	0.000
19	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.270	0.000
19	No Limit	B	0.000	0.000	0.000	-1.011	3.057	0.000
19	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.376
19	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.132
19	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.528
19	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.201
19	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.681
19	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.270
19	No Limit	C	0.000	0.000	0.000	-1.011	0.000	3.057
18	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.291	0.000	0.000
18	1 Treatment Per 6 Months	A	0.000	0.000	0.000	1.008	0.000	0.000
18	1 Treatment Per Year	A	0.000	0.000	0.000	0.436	0.000	0.000
18	2 Treatments Per Year	A	0.000	0.000	0.000	1.073	0.000	0.000
18	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.581	0.000	0.000
18	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.138	0.000	0.000
18	No Limit	A	0.000	0.000	0.000	1.883	0.000	0.000
18	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.303	0.000
18	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	2.019	0.000
18	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.447	0.000
18	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	2.084	0.000
18	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.592	0.000
18	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.149	0.000
18	No Limit	B	0.000	0.000	0.000	-1.011	2.895	0.000
18	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.303
18	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	2.019
18	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.447
18	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	2.084

			Employee & Spouse			Child		
Age Limit	Benefit	Class Allocation	Class A	Class B	Class C	Class A	Class B	Class C
18	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.592
18	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.149
18	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.895
17	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.218	0.000	0.000
17	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.895	0.000	0.000
17	1 Treatment Per Year	A	0.000	0.000	0.000	0.355	0.000	0.000
17	2 Treatments Per Year	A	0.000	0.000	0.000	0.956	0.000	0.000
17	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.492	0.000	0.000
17	2 Treatments Per 24 Months	A	0.000	0.000	0.000	1.018	0.000	0.000
17	No Limit	A	0.000	0.000	0.000	1.722	0.000	0.000
17	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.230	0.000
17	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.906	0.000
17	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.367	0.000
17	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.968	0.000
17	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.503	0.000
17	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	2.029	0.000
17	No Limit	B	0.000	0.000	0.000	-1.011	2.733	0.000
17	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.230
17	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.906
17	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.367
17	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.968
17	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.503
17	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	2.029
17	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.733
16	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.146	0.000	0.000
16	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.782	0.000	0.000
16	1 Treatment Per Year	A	0.000	0.000	0.000	0.274	0.000	0.000
16	2 Treatments Per Year	A	0.000	0.000	0.000	0.840	0.000	0.000
16	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.403	0.000	0.000
16	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.898	0.000	0.000
16	No Limit	A	0.000	0.000	0.000	1.560	0.000	0.000
16	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.157	0.000
16	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.793	0.000
16	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.286	0.000
16	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.851	0.000
16	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.414	0.000
16	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.909	0.000
16	No Limit	B	0.000	0.000	0.000	-1.011	2.571	0.000
16	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.157
16	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.793
16	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.286
16	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.851
16	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.414
16	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.909
16	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.571
15	1 Treatment Per 12 Months	A	0.000	0.000	0.000	0.073	0.000	0.000
15	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.669	0.000	0.000
15	1 Treatment Per Year	A	0.000	0.000	0.000	0.193	0.000	0.000
15	2 Treatments Per Year	A	0.000	0.000	0.000	0.723	0.000	0.000
15	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.314	0.000	0.000
15	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.778	0.000	0.000

			Employee & Spouse			Child		
Age Limit	**Benefit**	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
15	No Limit	A	0.000	0.000	0.000	1.398	0.000	0.000
15	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.084	0.000
15	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.681	0.000
15	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.205	0.000
15	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.735	0.000
15	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.325	0.000
15	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.789	0.000
15	No Limit	B	0.000	0.000	0.000	-1.011	2.409	0.000
15	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.084
15	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.681
15	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.205
15	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.735
15	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.325
15	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.789
15	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.409
14	**1 Treatment Per 12 Months**	**A**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
14	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.556	0.000	0.000
14	1 Treatment Per Year	A	0.000	0.000	0.000	0.112	0.000	0.000
14	2 Treatments Per Year	A	0.000	0.000	0.000	0.607	0.000	0.000
14	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.225	0.000	0.000
14	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.657	0.000	0.000
14	No Limit	A	0.000	0.000	0.000	1.236	0.000	0.000
14	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	1.011	0.000
14	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.568	0.000
14	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.124	0.000
14	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.618	0.000
14	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.236	0.000
14	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.669	0.000
14	No Limit	B	0.000	0.000	0.000	-1.011	2.248	0.000
14	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.011
14	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.568
14	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.124
14	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.618
14	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.236
14	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.669
14	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.248
13	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.073	0.000	0.000
13	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.443	0.000	0.000
13	1 Treatment Per Year	A	0.000	0.000	0.000	0.031	0.000	0.000
13	2 Treatments Per Year	A	0.000	0.000	0.000	0.490	0.000	0.000
13	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.136	0.000	0.000
13	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.537	0.000	0.000
13	No Limit	A	0.000	0.000	0.000	1.074	0.000	0.000
13	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.939	0.000
13	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.455	0.000
13	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	1.043	0.000
13	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.502	0.000
13	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.147	0.000
13	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.549	0.000
13	No Limit	B	0.000	0.000	0.000	-1.011	2.086	0.000
13	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.939

			Employee & Spouse			Child		
Age Limit	Benefit	Class Allocation	Class A	Class B	Class C	Class A	Class B	Class C
13	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.455
13	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.043
13	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.502
13	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.147
13	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.549
13	No Limit	C	0.000	0.000	0.000	-1.011	0.000	2.086
12	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.146	0.000	0.000
12	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.331	0.000	0.000
12	1 Treatment Per Year	A	0.000	0.000	0.000	-0.049	0.000	0.000
12	2 Treatments Per Year	A	0.000	0.000	0.000	0.374	0.000	0.000
12	2 Treatments Per 12 Months	A	0.000	0.000	0.000	0.047	0.000	0.000
12	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.417	0.000	0.000
12	No Limit	A	0.000	0.000	0.000	0.913	0.000	0.000
12	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.866	0.000
12	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.342	0.000
12	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	0.962	0.000
12	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.385	0.000
12	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	1.058	0.000
12	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.429	0.000
12	No Limit	B	0.000	0.000	0.000	-1.011	1.924	0.000
12	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.866
12	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.342
12	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	0.962
12	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.385
12	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	1.058
12	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.429
12	No Limit	C	0.000	0.000	0.000	-1.011	0.000	1.924
11	1 Treatment Per 12 Months	A	0.000	0.000	0.000	-0.218	0.000	0.000
11	1 Treatment Per 6 Months	A	0.000	0.000	0.000	0.218	0.000	0.000
11	1 Treatment Per Year	A	0.000	0.000	0.000	-0.130	0.000	0.000
11	2 Treatments Per Year	A	0.000	0.000	0.000	0.257	0.000	0.000
11	2 Treatments Per 12 Months	A	0.000	0.000	0.000	-0.042	0.000	0.000
11	2 Treatments Per 24 Months	A	0.000	0.000	0.000	0.297	0.000	0.000
11	No Limit	A	0.000	0.000	0.000	0.751	0.000	0.000
11	1 Treatment Per 12 Months	B	0.000	0.000	0.000	-1.011	0.793	0.000
11	1 Treatment Per 6 Months	B	0.000	0.000	0.000	-1.011	1.229	0.000
11	1 Treatment Per Year	B	0.000	0.000	0.000	-1.011	0.881	0.000
11	2 Treatments Per Year	B	0.000	0.000	0.000	-1.011	1.269	0.000
11	2 Treatments Per 12 Months	B	0.000	0.000	0.000	-1.011	0.969	0.000
11	2 Treatments Per 24 Months	B	0.000	0.000	0.000	-1.011	1.308	0.000
11	No Limit	B	0.000	0.000	0.000	-1.011	1.762	0.000
11	1 Treatment Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.793
11	1 Treatment Per 6 Months	C	0.000	0.000	0.000	-1.011	0.000	1.229
11	1 Treatment Per Year	C	0.000	0.000	0.000	-1.011	0.000	0.881
11	2 Treatments Per Year	C	0.000	0.000	0.000	-1.011	0.000	1.269
11	2 Treatments Per 12 Months	C	0.000	0.000	0.000	-1.011	0.000	0.969
11	2 Treatments Per 24 Months	C	0.000	0.000	0.000	-1.011	0.000	1.308
11	No Limit	C	0.000	0.000	0.000	-1.011	0.000	1.762
		Not Covered	0.000	0.000	0.000	-1.011	0.000	0.000

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
No Limit	**A**	0.850	0.000	0.000	0.833	0.000	0.000	0.527	0.000	0.000
Once in 1 Year	A	0.850	0.000	0.000	0.833	0.000	0.000	0.527	0.000	0.000
Once in 12 Months	A	0.768	0.000	0.000	0.753	0.000	0.000	0.477	0.000	0.000
Once in 3 Years	A	0.359	0.000	0.000	0.352	0.000	0.000	0.223	0.000	0.000
Once in 36 Months	A	0.310	0.000	0.000	0.304	0.000	0.000	0.193	0.000	0.000
Once in 5 Years	A	0.033	0.000	0.000	0.032	0.000	0.000	0.020	0.000	0.000
Once in 60 Months	**A**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
No Limit	B	-1.601	2.451	0.000	-1.570	2.403	0.000	-0.994	1.521	0.000
Once in 1 Year	B	-1.601	2.451	0.000	-1.570	2.403	0.000	-0.994	1.521	0.000
Once in 12 Months	B	-1.601	2.369	0.000	-1.570	2.323	0.000	-0.994	1.471	0.000
Once in 3 Years	B	-1.601	1.961	0.000	-1.570	1.923	0.000	-0.994	1.217	0.000
Once in 36 Months	B	-1.601	1.912	0.000	-1.570	1.875	0.000	-0.994	1.187	0.000
Once in 5 Years	B	-1.601	1.634	0.000	-1.570	1.602	0.000	-0.994	1.014	0.000
Once in 60 Months	B	-1.601	1.601	0.000	-1.570	1.570	0.000	-0.994	0.994	0.000
No Limit	C	-1.601	0.000	2.451	-1.570	0.000	2.403	-0.994	0.000	1.521
Once in 1 Year	C	-1.601	0.000	2.451	-1.570	0.000	2.403	-0.994	0.000	1.521
Once in 12 Months	C	-1.601	0.000	2.369	-1.570	0.000	2.323	-0.994	0.000	1.471
Once in 3 Years	C	-1.601	0.000	1.961	-1.570	0.000	1.923	-0.994	0.000	1.217
Once in 36 Months	C	-1.601	0.000	1.912	-1.570	0.000	1.875	-0.994	0.000	1.187
Once in 5 Years	C	-1.601	0.000	1.634	-1.570	0.000	1.602	-0.994	0.000	1.014
Once in 60 Months	C	-1.601	0.000	1.601	-1.570	0.000	1.570	-0.994	0.000	0.994
	Not Covered	-1.601	0.000	0.000	-1.570	0.000	0.000	-0.994	0.000	0.000

Table 2g i: Adjustments For Alternate 'Implants' Provisions

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

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

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

Covered with Separate Implant Specific Lifetime Maximum				
		Additive Adjustment to Class C *Average Charge* For		
Lifetime Maximum	**Benefit Limitation**	**Employee**	**Spouse**	**Child**
	1 per tooth in 84 months	1.524	1.707	0.314
$2,000	1 per tooth in 10 years	2.450	2.748	0.506
	1 per tooth in 5 years	2.605	2.922	0.537
	1 per tooth in 60 months	2.579	2.893	0.532
	1 per tooth in 7 years	2.540	2.850	0.524
	1 per tooth in 84 months	2.515	2.821	0.519
$3,000	1 per tooth in 10 years	3.262	3.651	0.672
	1 per tooth in 5 years	3.468	3.881	0.714
	1 per tooth in 60 months	3.434	3.843	0.707
	1 per tooth in 7 years	3.382	3.785	0.696
	1 per tooth in 84 months	3.348	3.747	0.689
$4,000	1 per tooth in 10 years	3.883	4.351	0.800
	1 per tooth in 5 years	4.128	4.626	0.851
	1 per tooth in 60 months	4.087	4.580	0.842
	1 per tooth in 7 years	4.026	4.511	0.830
	1 per tooth in 84 months	3.985	4.466	0.821
$5,000	1 per tooth in 10 years	4.341	4.857	0.893
	1 per tooth in 5 years	4.615	5.164	0.950
	1 per tooth in 60 months	4.569	5.113	0.940
	1 per tooth in 7 years	4.500	5.036	0.926
	1 per tooth in 84 months	4.455	4.985	0.917
$6,000	1 per tooth in 10 years	4.636	5.196	0.956
	1 per tooth in 5 years	4.929	5.524	1.016
	1 per tooth in 60 months	4.880	5.469	1.006
	1 per tooth in 7 years	4.807	5.387	0.991
	1 per tooth in 84 months	4.758	5.333	0.981
$8,000	1 per tooth in 10 years	4.943	5.538	1.019
	1 per tooth in 5 years	5.255	5.887	1.083
	1 per tooth in 60 months	5.203	5.829	1.072
	1 per tooth in 7 years	5.125	5.742	1.056
	1 per tooth in 84 months	5.073	5.683	1.045
$10,000	1 per tooth in 10 years	5.123	5.740	1.056
	1 per tooth in 5 years	5.447	6.102	1.122
	1 per tooth in 60 months	5.393	6.042	1.111
	1 per tooth in 7 years	5.312	5.951	1.095
	1 per tooth in 84 months	5.258	5.891	1.084

Table 2g ii: Adjustments For Implant Services - Repairs

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

Table 2h: Adjustments For Alternate 'Missing Teeth' Provisions

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

Table 2i i: Adjustments For Alternate 'Examinations' Provisions

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

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

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 Time per 12 Months	C	-0.358	0.000	0.422	-0.374	0.000	0.441	-0.155	0.000	0.182
1 Time per 6 Months	C	-0.358	0.000	0.645	-0.374	0.000	0.672	-0.155	0.000	0.278
2 Times per Year	C	-0.358	0.000	0.741	-0.374	0.000	0.773	-0.155	0.000	0.320
2 Times per 12 Months	C	-0.358	0.000	0.722	-0.374	0.000	0.753	-0.155	0.000	0.312
2 Times per 2 Years	C	-0.358	0.000	0.489	-0.374	0.000	0.510	-0.155	0.000	0.211
2 Times per 24 Months	C	-0.358	0.000	0.467	-0.374	0.000	0.487	-0.155	0.000	0.202
3 Times per Year	C	-0.358	0.000	0.756	-0.374	0.000	0.788	-0.155	0.000	0.326
No Limit	C	-0.358	0.000	0.800	-0.374	0.000	0.835	-0.155	0.000	0.346
Not Covered		-0.358	0.000	0.000	-0.374	0.000	0.000	-0.155	0.000	0.000

Table 2j: Adjustments For Alternate 'Prophylaxes' Provisions

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

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

		Class A Allocation			Class B Allocation			Class C Allocation		
Benefit Limitation	Age Limit	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per any Tooth in 5 Years	No Limit	0.386	0.000	0.000	-0.878	1.264	0.000	-0.878	0.000	1.264
1 Per Molar in 3 Years	No Limit	0.333	0.000	0.000	-0.878	1.211	0.000	-0.878	0.000	1.211
1 Per Molar in 36 Months	No Limit	0.302	0.000	0.000	-0.878	1.180	0.000	-0.878	0.000	1.180
1 Per Molar in 5 Years	No Limit	0.197	0.000	0.000	-0.878	1.074	0.000	-0.878	0.000	1.074
1 Per Molar in 60 Months	No Limit	0.175	0.000	0.000	-0.878	1.053	0.000	-0.878	0.000	1.053
1 Per Molar in lifetime	No Limit	0.070	0.000	0.000	-0.878	0.948	0.000	-0.878	0.000	0.948
2 Per any Tooth in 5 Years	No Limit	0.860	0.000	0.000	-0.878	1.738	0.000	-0.878	0.000	1.738
2 Per Molar in 3 Years	No Limit	0.491	0.000	0.000	-0.878	1.369	0.000	-0.878	0.000	1.369
2 Per Molar in 36 Months	No Limit	0.460	0.000	0.000	-0.878	1.338	0.000	-0.878	0.000	1.338
2 Per Molar in 5 Years	No Limit	0.702	0.000	0.000	-0.878	1.580	0.000	-0.878	0.000	1.580
2 Per Molar in 60 Months	No Limit	0.681	0.000	0.000	-0.878	1.559	0.000	-0.878	0.000	1.559
Unlimited all Teeth	No Limit	1.229	0.000	0.000	-0.878	2.107	0.000	-0.878	0.000	2.107
Unlimited Molars	No Limit	1.018	0.000	0.000	-0.878	1.896	0.000	-0.878	0.000	1.896
1 Per any Tooth in 5 Years	19	0.257	0.000	0.000	-0.878	1.135	0.000	-0.878	0.000	1.135
1 Per Molar in 3 Years	19	0.210	0.000	0.000	-0.878	1.088	0.000	-0.878	0.000	1.088
1 Per Molar in 36 Months	19	0.182	0.000	0.000	-0.878	1.060	0.000	-0.878	0.000	1.060
1 Per Molar in 5 Years	19	0.087	0.000	0.000	-0.878	0.965	0.000	-0.878	0.000	0.965
1 Per Molar in 60 Months	19	0.068	0.000	0.000	-0.878	0.946	0.000	-0.878	0.000	0.946
1 Per Molar in lifetime	19	-0.026	0.000	0.000	-0.878	0.852	0.000	-0.878	0.000	0.852
2 Per any Tooth in 5 Years	19	0.683	0.000	0.000	-0.878	1.561	0.000	-0.878	0.000	1.561
2 Per Molar in 3 Years	19	0.352	0.000	0.000	-0.878	1.230	0.000	-0.878	0.000	1.230
2 Per Molar in 36 Months	19	0.324	0.000	0.000	-0.878	1.202	0.000	-0.878	0.000	1.202
2 Per Molar in 5 Years	19	0.541	0.000	0.000	-0.878	1.419	0.000	-0.878	0.000	1.419
2 Per Molar in 60 Months	19	0.522	0.000	0.000	-0.878	1.400	0.000	-0.878	0.000	1.400
Unlimited all Teeth	19	1.014	0.000	0.000	-0.878	1.892	0.000	-0.878	0.000	1.892
Unlimited Molars	19	0.825	0.000	0.000	-0.878	1.703	0.000	-0.878	0.000	1.703
1 Per any Tooth in 5 Years	18	0.246	0.000	0.000	-0.878	1.124	0.000	-0.878	0.000	1.124
1 Per Molar in 3 Years	18	0.199	0.000	0.000	-0.878	1.077	0.000	-0.878	0.000	1.077
1 Per Molar in 36 Months	18	0.171	0.000	0.000	-0.878	1.049	0.000	-0.878	0.000	1.049
1 Per Molar in 5 Years	18	0.077	0.000	0.000	-0.878	0.955	0.000	-0.878	0.000	0.955
1 Per Molar in 60 Months	18	0.058	0.000	0.000	-0.878	0.936	0.000	-0.878	0.000	0.936
1 Per Molar in lifetime	18	-0.035	0.000	0.000	-0.878	0.843	0.000	-0.878	0.000	0.843
2 Per any Tooth in 5 Years	18	0.667	0.000	0.000	-0.878	1.545	0.000	-0.878	0.000	1.545
2 Per Molar in 3 Years	18	0.339	0.000	0.000	-0.878	1.217	0.000	-0.878	0.000	1.217
2 Per Molar in 36 Months	18	0.311	0.000	0.000	-0.878	1.189	0.000	-0.878	0.000	1.189
2 Per Molar in 5 Years	18	0.527	0.000	0.000	-0.878	1.405	0.000	-0.878	0.000	1.405
2 Per Molar in 60 Months	18	0.508	0.000	0.000	-0.878	1.386	0.000	-0.878	0.000	1.386
Unlimited all Teeth	18	0.995	0.000	0.000	-0.878	1.873	0.000	-0.878	0.000	1.873
Unlimited Molars	18	0.808	0.000	0.000	-0.878	1.686	0.000	-0.878	0.000	1.686
1 Per any Tooth in 5 Years	17	0.234	0.000	0.000	-0.878	1.112	0.000	-0.878	0.000	1.112
1 Per Molar in 3 Years	17	0.188	0.000	0.000	-0.878	1.066	0.000	-0.878	0.000	1.066
1 Per Molar in 36 Months	17	0.160	0.000	0.000	-0.878	1.038	0.000	-0.878	0.000	1.038
1 Per Molar in 5 Years	17	0.067	0.000	0.000	-0.878	0.945	0.000	-0.878	0.000	0.945
1 Per Molar in 60 Months	17	0.049	0.000	0.000	-0.878	0.927	0.000	-0.878	0.000	0.927
1 Per Molar in lifetime	17	-0.044	0.000	0.000	-0.878	0.834	0.000	-0.878	0.000	0.834
2 Per any Tooth in 5 Years	17	0.651	0.000	0.000	-0.878	1.529	0.000	-0.878	0.000	1.529
2 Per Molar in 3 Years	17	0.327	0.000	0.000	-0.878	1.205	0.000	-0.878	0.000	1.205
2 Per Molar in 36 Months	17	0.299	0.000	0.000	-0.878	1.177	0.000	-0.878	0.000	1.177

		Class A Allocation			Class B Allocation			Class C Allocation		
Benefit Limitation	**Age Limit**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
2 Per Molar in 5 Years	17	0.512	0.000	0.000	-0.878	1.390	0.000	-0.878	0.000	1.390
2 Per Molar in 60 Months	17	0.494	0.000	0.000	-0.878	1.371	0.000	-0.878	0.000	1.371
Unlimited all Teeth	17	0.975	0.000	0.000	-0.878	1.853	0.000	-0.878	0.000	1.853
Unlimited Molars	17	0.790	0.000	0.000	-0.878	1.668	0.000	-0.878	0.000	1.668
1 Per any Tooth in 5 Years	16	0.222	0.000	0.000	-0.878	1.100	0.000	-0.878	0.000	1.100
1 Per Molar in 3 Years	16	0.177	0.000	0.000	-0.878	1.054	0.000	-0.878	0.000	1.054
1 Per Molar in 36 Months	16	0.149	0.000	0.000	-0.878	1.027	0.000	-0.878	0.000	1.027
1 Per Molar in 5 Years	16	0.057	0.000	0.000	-0.878	0.935	0.000	-0.878	0.000	0.935
1 Per Molar in 60 Months	16	0.039	0.000	0.000	-0.878	0.917	0.000	-0.878	0.000	0.917
1 Per Molar in lifetime	16	-0.053	0.000	0.000	-0.878	0.825	0.000	-0.878	0.000	0.825
2 Per any Tooth in 5 Years	16	0.635	0.000	0.000	-0.878	1.513	0.000	-0.878	0.000	1.513
2 Per Molar in 3 Years	16	0.314	0.000	0.000	-0.878	1.192	0.000	-0.878	0.000	1.192
2 Per Molar in 36 Months	16	0.287	0.000	0.000	-0.878	1.165	0.000	-0.878	0.000	1.165
2 Per Molar in 5 Years	16	0.497	0.000	0.000	-0.878	1.375	0.000	-0.878	0.000	1.375
2 Per Molar in 60 Months	16	0.479	0.000	0.000	-0.878	1.357	0.000	-0.878	0.000	1.357
Unlimited all Teeth	16	0.956	0.000	0.000	-0.878	1.834	0.000	-0.878	0.000	1.834
Unlimited Molars	16	0.773	0.000	0.000	-0.878	1.650	0.000	-0.878	0.000	1.650
1 Per any Tooth in 5 Years	15	0.211	0.000	0.000	-0.878	1.089	0.000	-0.878	0.000	1.089
1 Per Molar in 3 Years	15	0.165	0.000	0.000	-0.878	1.043	0.000	-0.878	0.000	1.043
1 Per Molar in 36 Months	15	0.138	0.000	0.000	-0.878	1.016	0.000	-0.878	0.000	1.016
1 Per Molar in 5 Years	15	0.047	0.000	0.000	-0.878	0.925	0.000	-0.878	0.000	0.925
1 Per Molar in 60 Months	15	0.029	0.000	0.000	-0.878	0.907	0.000	-0.878	0.000	0.907
1 Per Molar in lifetime	15	-0.061	0.000	0.000	-0.878	0.816	0.000	-0.878	0.000	0.816
2 Per any Tooth in 5 Years	15	0.619	0.000	0.000	-0.878	1.497	0.000	-0.878	0.000	1.497
2 Per Molar in 3 Years	15	0.301	0.000	0.000	-0.878	1.179	0.000	-0.878	0.000	1.179
2 Per Molar in 36 Months	15	0.274	0.000	0.000	-0.878	1.152	0.000	-0.878	0.000	1.152
2 Per Molar in 5 Years	15	0.483	0.000	0.000	-0.878	1.361	0.000	-0.878	0.000	1.361
2 Per Molar in 60 Months	15	0.465	0.000	0.000	-0.878	1.343	0.000	-0.878	0.000	1.343
Unlimited all Teeth	15	0.936	0.000	0.000	-0.878	1.814	0.000	-0.878	0.000	1.814
Unlimited Molars	15	0.755	0.000	0.000	-0.878	1.633	0.000	-0.878	0.000	1.633
1 Per any Tooth in 5 Years	14	0.176	0.000	0.000	-0.878	1.054	0.000	-0.878	0.000	1.054
1 Per Molar in 3 Years	14	0.132	0.000	0.000	-0.878	1.010	0.000	-0.878	0.000	1.010
1 Per Molar in 36 Months	14	0.105	0.000	0.000	-0.878	0.983	0.000	-0.878	0.000	0.983
1 Per Molar in 5 Years	14	0.018	0.000	0.000	-0.878	0.896	0.000	-0.878	0.000	0.896
1 Per Molar in 60 Months	14	0.000	0.000	0.000	-0.878	0.878	0.000	-0.878	0.000	0.878
1 Per Molar in lifetime	14	-0.088	0.000	0.000	-0.878	0.790	0.000	-0.878	0.000	0.790
2 Per any Tooth in 5 Years	14	0.571	0.000	0.000	-0.878	1.449	0.000	-0.878	0.000	1.449
2 Per Molar in 3 Years	14	0.263	0.000	0.000	-0.878	1.141	0.000	-0.878	0.000	1.141
2 Per Molar in 36 Months	14	0.237	0.000	0.000	-0.878	1.115	0.000	-0.878	0.000	1.115
2 Per Molar in 5 Years	14	0.439	0.000	0.000	-0.878	1.317	0.000	-0.878	0.000	1.317
2 Per Molar in 60 Months	14	0.421	0.000	0.000	-0.878	1.299	0.000	-0.878	0.000	1.299
Unlimited all Teeth	14	0.878	0.000	0.000	-0.878	1.756	0.000	-0.878	0.000	1.756
Unlimited Molars	14	0.702	0.000	0.000	-0.878	1.580	0.000	-0.878	0.000	1.580
1 Per any Tooth in 5 Years	13	0.141	0.000	0.000	-0.878	1.018	0.000	-0.878	0.000	1.018
1 Per Molar in 3 Years	13	0.098	0.000	0.000	-0.878	0.976	0.000	-0.878	0.000	0.976
1 Per Molar in 36 Months	13	0.073	0.000	0.000	-0.878	0.951	0.000	-0.878	0.000	0.951
1 Per Molar in 5 Years	13	-0.012	0.000	0.000	-0.878	0.866	0.000	-0.878	0.000	0.866
1 Per Molar in 60 Months	13	-0.029	0.000	0.000	-0.878	0.849	0.000	-0.878	0.000	0.849
1 Per Molar in lifetime	13	-0.114	0.000	0.000	-0.878	0.764	0.000	-0.878	0.000	0.764
2 Per any Tooth in 5 Years	13	0.522	0.000	0.000	-0.878	1.400	0.000	-0.878	0.000	1.400

		Class A Allocation			Class B Allocation			Class C Allocation		
Benefit Limitation	**Age Limit**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
2 Per Molar in 3 Years	13	0.225	0.000	0.000	-0.878	1.103	0.000	-0.878	0.000	1.103
2 Per Molar in 36 Months	13	0.200	0.000	0.000	-0.878	1.078	0.000	-0.878	0.000	1.078
2 Per Molar in 5 Years	13	0.395	0.000	0.000	-0.878	1.273	0.000	-0.878	0.000	1.273
2 Per Molar in 60 Months	13	0.378	0.000	0.000	-0.878	1.256	0.000	-0.878	0.000	1.256
Unlimited all Teeth	13	0.819	0.000	0.000	-0.878	1.697	0.000	-0.878	0.000	1.697
Unlimited Molars	13	0.650	0.000	0.000	-0.878	1.528	0.000	-0.878	0.000	1.528
1 Per any Tooth in 5 Years	12	-0.012	0.000	0.000	-0.878	0.866	0.000	-0.878	0.000	0.866
1 Per Molar in 3 Years	12	-0.048	0.000	0.000	-0.878	0.830	0.000	-0.878	0.000	0.830
1 Per Molar in 36 Months	12	-0.069	0.000	0.000	-0.878	0.809	0.000	-0.878	0.000	0.809
1 Per Molar in 5 Years	12	-0.142	0.000	0.000	-0.878	0.736	0.000	-0.878	0.000	0.736
1 Per Molar in 60 Months	12	-0.156	0.000	0.000	-0.878	0.722	0.000	-0.878	0.000	0.722
1 Per Molar in lifetime	12	-0.228	0.000	0.000	-0.878	0.650	0.000	-0.878	0.000	0.650
2 Per any Tooth in 5 Years	12	0.313	0.000	0.000	-0.878	1.191	0.000	-0.878	0.000	1.191
2 Per Molar in 3 Years	12	0.061	0.000	0.000	-0.878	0.939	0.000	-0.878	0.000	0.939
2 Per Molar in 36 Months	12	0.039	0.000	0.000	-0.878	0.917	0.000	-0.878	0.000	0.917
2 Per Molar in 5 Years	12	0.205	0.000	0.000	-0.878	1.083	0.000	-0.878	0.000	1.083
2 Per Molar in 60 Months	12	0.191	0.000	0.000	-0.878	1.069	0.000	-0.878	0.000	1.069
Unlimited all Teeth	12	0.566	0.000	0.000	-0.878	1.444	0.000	-0.878	0.000	1.444
Unlimited Molars	12	0.422	0.000	0.000	-0.878	1.300	0.000	-0.878	0.000	1.300
1 Per any Tooth in 5 Years	11	-0.164	0.000	0.000	-0.878	0.714	0.000	-0.878	0.000	0.714
1 Per Molar in 3 Years	11	-0.193	0.000	0.000	-0.878	0.685	0.000	-0.878	0.000	0.685
1 Per Molar in 36 Months	11	-0.211	0.000	0.000	-0.878	0.667	0.000	-0.878	0.000	0.667
1 Per Molar in 5 Years	11	-0.271	0.000	0.000	-0.878	0.607	0.000	-0.878	0.000	0.607
1 Per Molar in 60 Months	11	-0.283	0.000	0.000	-0.878	0.595	0.000	-0.878	0.000	0.595
1 Per Molar in lifetime	11	-0.342	0.000	0.000	-0.878	0.536	0.000	-0.878	0.000	0.536
2 Per any Tooth in 5 Years	11	0.104	0.000	0.000	-0.878	0.982	0.000	-0.878	0.000	0.982
2 Per Molar in 3 Years	11	-0.104	0.000	0.000	-0.878	0.774	0.000	-0.878	0.000	0.774
2 Per Molar in 36 Months	11	-0.122	0.000	0.000	-0.878	0.756	0.000	-0.878	0.000	0.756
2 Per Molar in 5 Years	11	0.015	0.000	0.000	-0.878	0.893	0.000	-0.878	0.000	0.893
2 Per Molar in 60 Months	11	0.003	0.000	0.000	-0.878	0.881	0.000	-0.878	0.000	0.881
Unlimited all Teeth	11	0.313	0.000	0.000	-0.878	1.191	0.000	-0.878	0.000	1.191
Unlimited Molars	11	0.194	0.000	0.000	-0.878	1.072	0.000	-0.878	0.000	1.072
		Class A	**Class B**	**Class C**						
No Coverage		-0.878	0.000	0.000						

Table 2l: Adjustments For Alternate 'TMJ' Provisions

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

TMJ Lifetime Maximum	$3,000	0.003	0.003	0.002

Table 2m: Adjustments For 'Periodontal Maintenance' Provisions

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

Table 2n: Adjustments For 'Fixed Bridges' Limitation

		Employee			Spouse		
Adult Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 10 Years	A	1.361	0.000	-1.361	1.565	0.000	-1.565
1 in 5 Years	A	1.542	0.000	-1.361	1.774	0.000	-1.565
1 in 60 Months	A	1.512	0.000	-1.361	1.739	0.000	-1.565
1 in 7 years	A	1.450	0.000	-1.361	1.667	0.000	-1.565
1 in 84 Months	A	1.421	0.000	-1.361	1.635	0.000	-1.565
1 in 10 Years	B	0.000	1.361	-1.361	0.000	1.565	-1.565
1 in 5 Years	B	0.000	1.542	-1.361	0.000	1.774	-1.565
1 in 60 Months	B	0.000	1.512	-1.361	0.000	1.739	-1.565
1 in 7 years	B	0.000	1.450	-1.361	0.000	1.667	-1.565
1 in 84 Months	B	0.000	1.421	-1.361	0.000	1.635	-1.565
1 in 10 Years	**C**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
1 in 5 Years	C	0.000	0.000	0.181	0.000	0.000	0.209
1 in 60 Months	**C**	0.000	0.000	0.151	0.000	0.000	0.174

1 in 7 years	C	0.000	0.000	0.089	0.000	0.000	0.102
1 in 84 Months	C	0.000	0.000	0.060	0.000	0.000	0.070
	Not Covered	0.000	0.000	-1.361	0.000	0.000	-1.565

Table 2o i: Adjustments For 'Amalgam Filling Replacement' Limitation

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

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

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

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

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

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

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

Table 2p iii: Adjustments For 'Cone Beam Imaging' Allocation

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

Table 2q: Adjustments For 'Labs and Tests' Allocation

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

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

		Class A Allocation			Class B Allocation			Class C Allocation		
Benefit Limitation	Age Limit	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 Per Lifetime Per Area	11	-0.060	0.000	0.000	-0.166	0.106	0.000	-0.166	0.000	0.106
No Limit	11	-0.007	0.000	0.000	-0.166	0.159	0.000	-0.166	0.000	0.159
1 Per Lifetime Per Area	12	-0.057	0.000	0.000	-0.166	0.109	0.000	-0.166	0.000	0.109

		Class A Allocation			Class B Allocation			Class C Allocation		
Benefit Limitation	**Age Limit**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
No Limit	12	-0.003	0.000	0.000	-0.166	0.163	0.000	-0.166	0.000	0.163
1 Per Lifetime Per Area	13	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	13	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
1 Per Lifetime Per Area	14	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	14	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
1 Per Lifetime Per Area	15	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	15	-0.001	0.000	0.000	-0.166	0.165	0.000	-0.166	0.000	0.165
1 Per Lifetime Per Area	16	-0.056	0.000	0.000	-0.166	0.110	0.000	-0.166	0.000	0.110
No Limit	16	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	17	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	17	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	18	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	18	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	19	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	**19**	**0.000**	**0.000**	**0.000**	-0.166	0.166	0.000	-0.166	0.000	0.166
1 Per Lifetime Per Area	No Limit	-0.055	0.000	0.000	-0.166	0.111	0.000	-0.166	0.000	0.111
No Limit	No Limit	0.000	0.000	0.000	-0.166	0.166	0.000	-0.166	0.000	0.166
		Class A	Class B	Class C						
No Coverage		-0.166	0.000	0.000						

Table 2s: Adjustments For 'Emergency Palliative Treatment' Allocation

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

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 10 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.364	0.000	-0.404
1 in 2 Years	A	0.004	0.000	-0.004	0.004	0.000	-0.003	0.454	0.000	-0.404
1 in 24months	A	0.004	0.000	-0.004	0.004	0.000	-0.003	0.445	0.000	-0.404
1 in 3 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.440	0.000	-0.404
1 in 5 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.412	0.000	-0.404
1 in 60	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.404	0.000	-0.404
1 in 7 Years	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.388	0.000	-0.404
1 in 84	A	0.004	0.000	-0.004	0.003	0.000	-0.003	0.380	0.000	-0.404
No Limit	A	0.008	0.000	-0.004	0.006	0.000	-0.003	0.809	0.000	-0.404
1 in 10 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.364	-0.404
1 in 2 Years	B	0.000	0.004	-0.004	0.000	0.004	-0.003	0.000	0.454	-0.404
1 in 24months	B	0.000	0.004	-0.004	0.000	0.004	-0.003	0.000	0.445	-0.404
1 in 3 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.440	-0.404
1 in 5 Years	B	0.000	0.004	-0.004	0.000	0.003	-0.003	0.000	0.412	-0.404

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

Table 2u i: Adjustments For Alternate 'Pulpotomy' Provisions

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

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 1 year	A	4.647	-4.018	0.000	5.002	-4.324	0.000	1.026	-0.887	0.000
1 in 12 months	A	4.556	-4.018	0.000	4.903	-4.324	0.000	1.006	-0.887	0.000
1 in 2 years	A	4.098	-4.018	0.000	4.411	-4.324	0.000	0.905	-0.887	0.000
1 in 24 months	A	4.018	-4.018	0.000	4.324	-4.324	0.000	0.887	-0.887	0.000
1 in 3 years	A	3.824	-4.018	0.000	4.116	-4.324	0.000	0.844	-0.887	0.000
1 per tooth per lifetime	A	3.471	-4.018	0.000	3.736	-4.324	0.000	0.766	-0.887	0.000
No Limit	A	4.821	-4.018	0.000	5.189	-4.324	0.000	1.064	-0.887	0.000
1 in 1 year	B	0.000	0.630	0.000	0.000	0.677	0.000	0.000	0.139	0.000
1 in 12 months	B	0.000	0.538	0.000	0.000	0.579	0.000	0.000	0.119	0.000
1 in 2 years	B	0.000	0.080	0.000	0.000	0.086	0.000	0.000	0.018	0.000
1 in 24 months	**B**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
1 in 3 years	B	0.000	-0.194	0.000	0.000	-0.208	0.000	0.000	-0.043	0.000
1 per tooth per lifetime	B	0.000	-0.546	0.000	0.000	-0.588	0.000	0.000	-0.121	0.000
No Limit	B	0.000	0.804	0.000	0.000	0.865	0.000	0.000	0.177	0.000
1 in 1 year	C	0.000	-4.018	4.647	0.000	-4.324	5.002	0.000	-0.887	1.026
1 in 12 months	C	0.000	-4.018	4.556	0.000	-4.324	4.903	0.000	-0.887	1.006
1 in 2 years	C	0.000	-4.018	4.098	0.000	-4.324	4.411	0.000	-0.887	0.905
1 in 24 months	C	0.000	-4.018	4.018	0.000	-4.324	4.324	0.000	-0.887	0.887
1 in 3 years	C	0.000	-4.018	3.824	0.000	-4.324	4.116	0.000	-0.887	0.844
1 per tooth per lifetime	C	0.000	-4.018	3.471	0.000	-4.324	3.736	0.000	-0.887	0.766

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
No Limit	C	0.000	-4.018	4.821	0.000	-4.324	5.189	0.000	-0.887	1.064
Not Covered		0.000	-4.018	0.000	0.000	-4.324	0.000	0.000	-0.887	0.000

Table 2v i: Adjustments For Alternate 'Periodontal Surgery' Provisions

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 1 year	A	0.875	-0.592	0.000	0.883	-0.597	0.000	0.045	-0.031	0.000
1 in 12 months	A	0.858	-0.592	0.000	0.865	-0.597	0.000	0.044	-0.031	0.000
1 in 2 year	A	0.785	-0.592	0.000	0.791	-0.597	0.000	0.041	-0.031	0.000
1 in 24 months	A	0.770	-0.592	0.000	0.776	-0.597	0.000	0.040	-0.031	0.000
1 in 3 year	A	0.604	-0.592	0.000	0.609	-0.597	0.000	0.031	-0.031	0.000
1 in 36 months	A	0.592	-0.592	0.000	0.597	-0.597	0.000	0.031	-0.031	0.000
1 in 48 months	A	0.444	-0.592	0.000	0.448	-0.597	0.000	0.023	-0.031	0.000
1 in 60 months	A	0.355	-0.592	0.000	0.358	-0.597	0.000	0.018	-0.031	0.000
No Limit	A	0.929	-0.592	0.000	0.937	-0.597	0.000	0.048	-0.031	0.000
1 in 1 year	B	0.000	0.284	0.000	0.000	0.286	0.000	0.000	0.015	0.000
1 in 12 months	B	0.000	0.266	0.000	0.000	0.269	0.000	0.000	0.014	0.000
1 in 2 year	B	0.000	0.193	0.000	0.000	0.195	0.000	0.000	0.010	0.000
1 in 24 months	B	0.000	0.178	0.000	0.000	0.179	0.000	0.000	0.009	0.000
1 in 3 year	B	0.000	0.012	0.000	0.000	0.012	0.000	0.000	0.001	0.000
1 in 36 months	**B**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
1 in 48 months	B	0.000	-0.148	0.000	0.000	-0.149	0.000	0.000	-0.008	0.000
1 in 60 months	B	0.000	-0.237	0.000	0.000	-0.239	0.000	0.000	-0.012	0.000
No Limit	B	0.000	0.337	0.000	0.000	0.340	0.000	0.000	0.017	0.000
1 in 1 year	C	0.000	-0.592	0.875	0.000	-0.597	0.883	0.000	-0.031	0.045
1 in 12 months	C	0.000	-0.592	0.858	0.000	-0.597	0.865	0.000	-0.031	0.044
1 in 2 year	C	0.000	-0.592	0.785	0.000	-0.597	0.791	0.000	-0.031	0.041
1 in 24 months	C	0.000	-0.592	0.770	0.000	-0.597	0.776	0.000	-0.031	0.040
1 in 3 year	C	0.000	-0.592	0.604	0.000	-0.597	0.609	0.000	-0.031	0.031
1 in 36 months	C	0.000	-0.592	0.592	0.000	-0.597	0.597	0.000	-0.031	0.031
1 in 48 months	C	0.000	-0.592	0.444	0.000	-0.597	0.448	0.000	-0.031	0.023
1 in 60 months	C	0.000	-0.592	0.355	0.000	-0.597	0.358	0.000	-0.031	0.018
No Limit	C	0.000	-0.592	0.929	0.000	-0.597	0.937	0.000	-0.031	0.048
Not Covered		0.000	-0.592	0.000	0.000	-0.597	0.000	0.000	-0.031	0.000

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 1 year	A	0.360	-0.243	0.000	0.358	-0.242	0.000	0.076	-0.051	0.000
1 in 12 months	A	0.353	-0.243	0.000	0.351	-0.242	0.000	0.074	-0.051	0.000
1 in 2 year	A	0.323	-0.243	0.000	0.321	-0.242	0.000	0.068	-0.051	0.000
1 in 24 months	A	0.316	-0.243	0.000	0.315	-0.242	0.000	0.066	-0.051	0.000
1 in 3 year	A	0.248	-0.243	0.000	0.247	-0.242	0.000	0.052	-0.051	0.000
1 in 36 months	A	0.243	-0.243	0.000	0.242	-0.242	0.000	0.051	-0.051	0.000
1 in 48 months	A	0.183	-0.243	0.000	0.182	-0.242	0.000	0.038	-0.051	0.000

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

Table 2w i: Adjustments For 'Simple Extractions' Allocation

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

Table 2w ii: Adjustments For 'Surgical Extractions' Allocation

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

Table 2w iii: Adjustments For 'Other Oral Surgery' Allocation

	Employee			Spouse			Child		
Class Allocation	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
A	0.076	-0.076	0.000	0.075	-0.075	0.000	0.127	-0.127	0.000
B	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
C	0.000	-0.076	0.076	0.000	-0.075	0.075	0.000	-0.127	0.127

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

Table 2x: Adjustments For 'General Anesthesia' Allocation

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

Table 2y: Adjustments For Alternate 'Consultations' Provisions

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 per 12 months	A	0.041	-0.071	0.000	0.037	-0.064	0.000	0.030	-0.052	0.000
2 per 12 months	A	0.071	-0.071	0.000	0.064	-0.064	0.000	0.052	-0.052	0.000
No Limit	A	0.092	-0.071	0.000	0.083	-0.064	0.000	0.067	-0.052	0.000
1 per 12 months	B	0.000	-0.030	0.000	0.000	-0.027	0.000	0.000	-0.022	0.000
2 per 12 months	**B**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
No Limit	B	0.000	0.021	0.000	0.000	0.019	0.000	0.000	0.015	0.000
1 per 12 months	C	0.000	-0.071	0.041	0.000	-0.064	0.037	0.000	-0.052	0.030
2 per 12 months	C	0.000	-0.071	0.071	0.000	-0.064	0.064	0.000	-0.052	0.052
No Limit	C	0.000	-0.071	0.092	0.000	-0.064	0.083	0.000	-0.052	0.067
1 per 12 months	A	0.000	-0.071	0.000	0.000	-0.064	0.000	0.000	-0.052	0.000
2 per 12 months	A	0.041	-0.071	0.000	0.037	-0.064	0.000	0.030	-0.052	0.000
No Limit	A	0.071	-0.071	0.000	0.064	-0.064	0.000	0.052	-0.052	0.000
Not Covered		0.092	-0.071	0.000	0.083	-0.064	0.000	0.067	-0.052	0.000

Table 2z: Adjustments For 'Harmful Habits' Allocation

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

Table 2.1: Adjustments For 'Occlusal Guards / Bruxism Appliances' Allocation

	Employee			Spouse			Child		
Class Allocation	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
A	0.404	0.000	0.000	0.477	0.000	0.000	0.097	0.000	0.000
B	0.000	0.404	0.000	0.000	0.477	0.000	0.000	0.097	0.000
C	0.000	0.000	0.404	0.000	0.000	0.477	0.000	0.000	0.097

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

Table 2.2: Adjustments For Alternate 'Composite Fillings on Molars' Provisions

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

Table 2.3: Adjustments For Alternate 'Inlays / Onlays / Crowns' Provisions

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 Replacement per 10 years	A	8.281	0.000	-9.938	9.618	0.000	-11.542	0.551	0.000	-0.661
1 Replacement per 5 years	A	11.263	0.000	-9.938	13.081	0.000	-11.542	0.749	0.000	-0.661
1 Replacement per 60 months	A	11.042	0.000	-9.938	12.824	0.000	-11.542	0.735	0.000	-0.661
1 Replacement per 7 years	A	9.911	0.000	-9.938	11.511	0.000	-11.542	0.659	0.000	-0.661
1 Replacement per 84 months	A	9.938	0.000	-9.938	11.542	0.000	-11.542	0.661	0.000	-0.661
1 Replacement per 10 years	B	0.000	8.281	-9.938	0.000	9.618	-11.542	0.000	0.551	-0.661
1 Replacement per 5 years	B	0.000	11.263	-9.938	0.000	13.081	-11.542	0.000	0.749	-0.661
1 Replacement per 60 months	B	0.000	11.042	-9.938	0.000	12.824	-11.542	0.000	0.735	-0.661
1 Replacement per 7 years	B	0.000	9.911	-9.938	0.000	11.511	-11.542	0.000	0.659	-0.661
1 Replacement per 84 months	B	0.000	9.938	-9.938	0.000	11.542	-11.542	0.000	0.661	-0.661
1 Replacement per 10 years	C	0.000	0.000	-1.656	0.000	0.000	-1.924	0.000	0.000	-0.110
1 Replacement per 5 years	C	0.000	0.000	1.325	0.000	0.000	1.539	0.000	0.000	0.088
1 Replacement per 60 months	C	0.000	0.000	1.104	0.000	0.000	1.282	0.000	0.000	0.073
1 Replacement per 7 years	C	0.000	0.000	-0.027	0.000	0.000	-0.031	0.000	0.000	-0.002
1 Replacement per 84 months	**C**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
Not Covered		0.000	0.000	-9.938	0.000	0.000	-11.542	0.000	0.000	-0.661

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 10 years	A	1.210	0.000	-1.338	1.324	0.000	-1.464	0.111	0.000	-0.123
1 in 5 years	A	1.423	0.000	-1.338	1.558	0.000	-1.464	0.131	0.000	-0.123
1 in 60	A	1.423	0.000	-1.338	1.558	0.000	-1.464	0.131	0.000	-0.123
1 in 84	A	1.338	0.000	-1.338	1.464	0.000	-1.464	0.123	0.000	-0.123

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

Table 2.5: Adjustments For Alternate 'Repairs' Provisions

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

Table 2.6: Adjustments For Alternate 'Re-cementations' Provisions

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

Table 2.7: Adjustments For Alternate 'Scaling and Root Planning' Provisions

Benefit Limitation	Class Allocation	Employee			Spouse			Child		
		Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
1 in 12 months	A	2.765	-2.079	0.000	2.463	-1.852	0.000	0.109	-0.082	0.000
1 in 2 year	A	2.120	-2.079	0.000	1.889	-1.852	0.000	0.084	-0.082	0.000
1 in 24 months	A	2.079	-2.079	0.000	1.852	-1.852	0.000	0.082	-0.082	0.000

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

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

		Employee			Spouse			Child		
Benefit Limitation	**Class Allocation**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
1 in 10 years	A	1.051	0.000	-1.098	1.124	0.000	-1.174	0.003	0.000	-0.003
1 in 5 years	A	1.191	0.000	-1.098	1.273	0.000	-1.174	0.003	0.000	-0.003
1 in 60 months	A	1.168	0.000	-1.098	1.249	0.000	-1.174	0.003	0.000	-0.003
1 in 7 years	A	1.109	0.000	-1.098	1.185	0.000	-1.174	0.003	0.000	-0.003
1 in 84 months	A	1.098	0.000	-1.098	1.174	0.000	-1.174	0.003	0.000	-0.003
1 in 10 years	B	0.000	1.051	-1.098	0.000	1.124	-1.174	0.000	0.003	-0.003
1 in 5 years	B	0.000	1.191	-1.098	0.000	1.273	-1.174	0.000	0.003	-0.003
1 in 60 months	B	0.000	1.168	-1.098	0.000	1.249	-1.174	0.000	0.003	-0.003
1 in 7 years	B	0.000	1.109	-1.098	0.000	1.185	-1.174	0.000	0.003	-0.003
1 in 84 months	B	0.000	1.098	-1.098	0.000	1.174	-1.174	0.000	0.003	-0.003
1 in 10 years	C	0.000	0.000	-0.047	0.000	0.000	-0.050	0.000	0.000	0.000
1 in 5 years	C	0.000	0.000	0.093	0.000	0.000	0.100	0.000	0.000	0.000
1 in 60 months	C	0.000	0.000	0.070	0.000	0.000	0.075	0.000	0.000	0.000
1 in 7 years	C	0.000	0.000	0.011	0.000	0.000	0.012	0.000	0.000	0.000
1 in 84 months	**C**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**	**0.000**
Not Covered		0.000	0.000	-1.098	0.000	0.000	-1.174	0.000	0.000	-0.003

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

		Employee	Spouse	Child

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

Table 2.10: Adjustments For Alternate 'Denture Adjustments' Provisions

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

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

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

Table 2.12: Adjustments For Alternate 'Tissue Conditioning' Provisions

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

Table 2.13: Adjustments For Alternate 'Occlusal Adjustments' Provisions

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

Table 2.14: Adjustments For 'Sedative Fillings' Allocation

	Employee			Spouse			Child		
Class Allocation	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
A	0.037	-0.037	0.000	0.041	-0.041	0.000	0.019	-0.019	0.000

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

Table 2.15: Adjustments For 'Pulp Capping ' Allocation

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

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

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

Table 2.16 ii: Adjustments For 'Pulp Therapy' Allocation

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

Table 2.17: Adjustments For 'Periodontics – Non-Surgical' Allocation

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

Table 2.18: Adjustments For 'Maxillofacial Prosthesis' Allocation

	Employee			Spouse			Child		
Class Allocation	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
A	1.338	0.000	0.000	1.338	0.000	0.000	1.338	0.000	0.000
B	0.000	1.338	0.000	0.000	1.338	0.000	0.000	1.338	0.000

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

Table 2.19: Adjustments For 'Other Prosthesis' Allocation

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

Table 2.20: Adjustments For Alternate 'Implant Supported Prosthetic' Provisions

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

Table 2.21: Adjustments For 'General Services' Allocation

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

Table 4a: Adjustments For Alternate 'Accident Coverage' Provisions

Accident Coverage	Multiplicative Adjustment Factor

No	**1.000**
Yes	1.005

Table 4b: Adjustments For Alternate 'Coordination of Benefits' Provisions

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

Table 4c: Adjustments For Alternate 'Eligibility' Provisions

Standard (New Hire 3 Month Wait)	1.00

Table 4d: Adjustments For Alternate 'Orthodontia' Provisions

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

Table 4e: Adjustments For Alternate 'Preauthorization' Provisions

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

Table 4f: Adjustments For Alternate 'Waiting Periods' Provisions

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

Table 6a i: 'Group Size' Adjustment Factors

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

Table 6a ii: 'Multiple Option' Adjustment Factors

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

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

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

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

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

Table 6a iv: Adjustments For Alternate 'Preannouncement' Provisions

Preannouncement (# of Months)	Adjustment Factor
None	0.975

1 – 3 months	**1.000**
4 – 6 months	1.042
7+ months	1.076

Table 6a v: Adjustments For Alternate 'Open Enrollment' Provisions

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

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

	Adjustment Factor
Liberal	**1.000**
Strict	0.998

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

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

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

	Non-Students Covered Up To Age												
Students Covered Up To Age	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30 or No Limit**
18	0.950												
19	0.955	0.959											
20	0.980	0.970	0.980										
21	0.985	0.980	0.995	1.001									
22	0.990	0.990	1.000	1.004	1.010								
23	1.000	1.000	1.004	1.014	1.018	1.022							
24	1.002	1.002	1.010	1.020	1.024	1.028	1.030						
25	1.006	1.006	1.014	1.022	1.026	1.030	1.034	1.036					
26	1.008	1.008	1.016	1.024	1.028	1.032	1.036	1.038	1.04				
27	1.010	1.010	1.018	1.026	1.030	1.034	1.038	1.04	1.04	1.042			
28	1.010	1.010	1.020	1.028	1.032	1.036	1.038	1.04	1.04	1.042	1.044		
29	1.010	1.010	1.021	1.029	1.033	1.037	1.039	1.04	1.041	1.043	1.045	1.047	

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

Table 6b iii: 'Deductible Utilization' Adjustments

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

Table 6b iv: 'Employer Contribution' Adjustment Factors

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

Table 6b v: 'Gender' Adjustment Factors

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

Table 6b vi: 'Immature Business' Adjustment Factors

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

Table 6b vii: 'Industry' Adjustment Factors

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

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

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

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
4449	Water Transportation of Freight, NEC	0.87
448	Water Transportation Of Passengers	0.9
4481	Deep Sea Transportation of Passengers, Except	0.87
4482	Ferries	0.9
4489	Water Transportation of Passengers, NEC	0.87
449	Services Incidental To Water Transportation	0.9
4491	Marine Cargo Handling	0.87
4492	Towing and Tugboat Services	0.87
4493	Marinas	0.87
4499	Water Transportation Services, NEC	0.87
45	Transportation By Air	0.95
451	Air Transportation, Scheduled, And Air Courier Services	0.92
452	Air Transportation, Nonscheduled	0.95
4522	Air Transportation, Nonscheduled	0.92
458	Airports, Flying Fields, And Airport Terminal Services	0.95
4581	Airports, Flying Fields, and Airport Terminal	0.92
46	Pipelines, Except Natural Gas	0.95
47	Transportation Services	0.97
472	Arrangement Of Passenger Transportation	1
4724	Travel Agencies	0.97
4725	Tour Operators	0.97
4729	Arrangement of Passenger Transportation, NEC	0.97
473	Arrangement Of Transportation Of Freight And Cargo	0.97
474	Rental Of Railroad Cars	1
478	Miscellaneous Services Incidental To Transportation	1
4783	Packing and Crating	1
4785	Fixed Facilities and Inspection and Weighing	0.97
4789	Transportation Services, NEC	0.97
48	Communications	0.97
481	Telephone Communications	0.97
482	Telegraph And Other Message Communications	0.97
483	Radio And Television Broadcasting Stations	0.97
484	Cable And Other Pay Television Services	0.97
4841	Cable and Other Pay Television Services	1
489	Communications Services, Not Elsewhere Classified	0.97
49	Electric, Gas, And Sanitary Services	0.92
491	Electric Services	0.92
492	Gas Production And Distribution	0.92
4922	Natural Gas Transmission	0.92
4923	Natural Gas Transmission and Distribution	0.92
4924	Natural Gas Distribution	0.92
4925	Mixed, Manufactured, or Liquefied Petroleum	0.95
493	Combination Electric And Gas, And Other Utility Services	0.95
4931	Electric and Other Services Combined	0.95
4932	Gas and Other Services Combined	0.92
4939	Combination Utilities, NEC	0.95
494	Water Supply	0.92
495	Sanitary Services	0.92

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
4952	Sewerage Systems	0.95
4953	Refuse Systems	0.92
4959	Sanitary Services, NEC	0.92
496	Steam And Air-Conditioning Supply	0.95
497	Irrigation Systems	0.95
F	Division F: Wholesale Trade	
50	Wholesale Trade-durable Goods	0.97
501	Motor Vehicles And Motor Vehicle Parts And Supplies	0.97
5012	Automobiles and Other Motor Vehicles	0.98
5013	Motor Vehicle Supplies and New Parts	0.98
5014	Tires and Tubes	0.98
5015	Motor Vehicle Parts, Used	0.98
502	Furniture And Home furnishings	0.98
503	Lumber And Other Construction Materials	0.98
504	Professional And Commercial Equipment And Supplies	0.98
505	Metals And Minerals, Except Petroleum	0.98
506	Electrical Goods	0.98
507	Hardware, And Plumbing And Heating Equipment And Supplies	0.98
508	Machinery, Equipment, And Supplies	0.98
509	Miscellaneous Durable Goods	0.98
51	Wholesale Trade-non-durable Goods	0.98
G	Division G: Retail Trade	
52	Building Materials, Hardware, Garden Supply, And Mobile Home Dealers	0.833
521	Lumber And Other Building Materials Dealers	0.833
5211	Lumber and Other Building Materials Dealers	0.9
523	Paint, Glass, And Wallpaper Stores	0.9
525	Hardware Stores	0.9
526	Retail Nurseries, Lawn And Garden Supply Stores	0.9
527	Mobile Home Dealers	0.9
53	General Merchandise Stores	1.06
54	Food Stores	0.96
55	Automotive Dealers And Gasoline Service Stations	0.96
551	Motor Vehicle Dealers (New And Used)	0.96
552	Motor Vehicle Dealers (Used Only)	0.96
553	Auto And Home Supply Stores	0.96
554	Gasoline Service Stations	0.8925
5541	Gasoline Service Stations	0.9
555	Boat Dealers	0.96
556	Recreational Vehicle Dealers	0.96
557	Motorcycle Dealers	0.96
559	Automotive Dealers, Not Elsewhere Classified	0.96
56	Apparel And Accessory Stores	1.01
57	Home Furniture, Furnishings, And Equipment Stores	1.01
58	Eating And Drinking Places	0.95
59	Miscellaneous Retail	1.06
H	Division H: Finance, Insurance, And Real Estate	
60	Depository Institutions	1.11
601	Central Reserve Depository Institutions	1.05

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
6011	Federal Reserve Banks	0.97
6019	Central Reserve Depository Institutions, NEC	0.97
602	Commercial Banks	1.02
603	Savings Institutions	1.02
606	Credit Unions	1.02
608	Foreign Banking And Branches And Agencies Of Foreign Banks	1.02
609	Functions Related To Depository Banking	1.02
61	Non-depository Credit Institutions	1.02
62	Security And Commodity Brokers, Dealers, Exchanges, And Services	1.07
63	Insurance Carriers	1.07
64	Insurance Agents, Brokers, And Service	1.07
65	Real Estate	1.07
651	Real Estate Operators (Except Developers) And Lessors	1.02
653	Real Estate Agents And Managers	1.02
654	Title Abstract Offices	1.02
655	Land Subdividers And Developers	1.02
67	Holding And Other Investment Offices	1.02
I	Division I: Services	
70	Hotels, Rooming Houses, Camps, And Other Lodging Places	0.93
701	Hotels And Motels	0.93
7011	Hotels and Motels	0.9215
702	Rooming And Boarding Houses	0.9215
703	Camps And Recreational Vehicle Parks	0.9215
704	Organization Hotels And Lodging Houses, On Membership Basis	0.9215
72	Personal Services	0.97
721	Laundry, Cleaning, And Garment Services	0.9215
722	Photographic Studios, Portrait	0.97
723	Beauty Shops	0.97
724	Barber Shops	0.9215
725	Shoe Repair Shops And Shoeshine Parlors	0.873
726	Funeral Service And Crematories	0.9215
729	Miscellaneous Personal Services	0.97
7291	Tax Return Preparation Services	0.97
7299	Miscellaneous Personal Services, NEC	0.9215
73	Business Services	1.0185
731	Advertising	1.0185
732	Consumer Credit Reporting Agencies, Mercantile Reporting Agencies,	1.0185
733	Mailing, Reproduction, Commercial Art And Photography, And Stenogr	1.0185
734	Services To Dwellings And Other Buildings	0.9215
735	Miscellaneous Equipment Rental And Leasing	1.0185
736	Personnel Supply Services	1.0185
737	Computer Programming, Data Processing, And Other Computer Related	1.0185
738	Miscellaneous Business Services	1.0185
7381	Detective, Guard, and Armored Car Services	0.9215
7382	Security Systems Services	0.97
7383	News Syndicates	1.0185

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
7384	Photofinishing Laboratories	1.0185
7389	Business Services, NEC	1.0185
739	Special Comptroller Codes	1.0185
75	Automotive Repair, Services, And Parking	0.9215
751	Automotive Rental And Leasing, Without Drivers	0.9215
7513	Truck Rental and Leasing, Without Drivers	0.873
7514	Passenger Car Rental	0.9215
7515	Passenger Car Leasing	0.9215
7519	Utility Trailer and Recreational Vehicle	0.873
752	Automobile Parking	0.873
753	Automotive Repair Shops	0.873
754	Automotive Services, Except Repair	0.873
76	Miscellaneous Repair Services	0.97
762	Electrical Repair Shops	0.9215
763	Watch, Clock, And Jewelry Repair	0.97
764	Reupholstery And Furniture Repair	0.9215
769	Miscellaneous Repair Shops And Related Services	0.9215
78	Motion Pictures	1.1155
781	Motion Picture Production And Allied Services	1.1155
782	Motion Picture Distribution And Allied Services	1.1155
783	Motion Picture Theaters	0.873
784	Video Tape Rental	0.873
79	Amusement And Recreation Services	1.164
791	Dance Studios, Schools, And Halls	1.067
792	Theatrical Producers (Except Motion Picture), Bands, Orchestras, A	1.164
793	Bowling Centers	1.0185
794	Commercial Sports	1.067
7941	Professional Sports Clubs and Promoters	1.067
7948	Racing, Including Track Operations	1.0185
799	Miscellaneous Amusement And Recreation Services	1.067
7991	Physical Fitness Facilities	1.067
7992	Public Golf Courses	1.0185
7993	Coin-Operated Amusement Devices	1.0185
7996	Amusement Parks	1.0185
7997	Membership Sports and Recreation Clubs	1.067
7999	Amusement and Recreation Services, NEC	1.0185
80	Health Services	1.067
81	Legal Services	1.067
82	Educational Services	1.1155
821	Elementary And Secondary Schools	1.1155
822	Colleges, Universities, Professional Schools, And Junior Colleges	1.1155
823	Libraries	1.1155
824	Vocational Schools	1.0185
829	Schools And Educational Services, Not Elsewhere Classified	1.1155
83	Social Services	0.97
84	Museums, Art Galleries, And Botanical And Zoological Gardens	1.0185
841	Museums And Art Galleries	1.0185
842	Arboreta And Botanical Or Zoological Gardens	0.97

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
86	Membership Organizations	1.0185
87	Engineering, Accounting, Research, Management, And Related Services	1.067
88	Private Households	0.9215
89	Miscellaneous Services	1.067
J	Division J: Public Administration	
91	Executive, Legislative, And General Government, Except Finance	1.067
911	Executive Offices	1.067
9111	Executive Offices	1.01
912	Legislative Bodies	1.045
9121	Legislative Bodies	1.01
913	Executive And Legislative Offices Combined	1.01
919	General Government, Not Elsewhere Classified	1.01
92	Justice, Public Order, And Safety	1.01
921	Courts	1.01
922	Public Order And Safety	1.01
9221	Police Protection	1.01
9222	Legal Counsel and Prosecution	1.01
9223	Correctional Institutions	0.91
9224	Fire Protection	1.01
9229	Public Order and Safety, NEC	1.01
93	Public Finance, Taxation, And Monetary Policy	1.01
94	Administration Of Human Resource Programs	1.01
95	Administration Of Environmental Quality And Housing Programs	1.01
96	Administration Of Economic Programs	1.01
97	National Security And International Affairs	1.05
971	National Security	1.01
972	International Affairs	1.05
K	K. Nonclassifiable Establishments	
99	Nonclassifiable Establishments	1.1

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

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

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

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

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

	Lifetime Ortho Maximum					
Ortho Coinsurance	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000+**
20%	0.827	0.858	0.885	0.896	0.901	0.906
30%	0.842	0.881	0.917	0.932	0.939	0.944
40%	0.858	0.906	0.955	0.974	0.985	0.992
50%	0.875	0.935	1.000	1.026	1.041	1.050
60%	0.894	0.968	1.056	1.090	1.112	1.124
70%	0.916	1.007	1.126	1.172	1.204	1.221
80%	0.939	1.053	1.216	1.281	1.328	1.355

	Lifetime Ortho Maximum					
Ortho Coinsurance	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000+**
90%	0.966	1.108	1.336	1.432	1.506	1.548
100%	0.996	1.176	1.505	1.655	1.780	1.855

Table 6c: 'Area' Adjustment Factors

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

Arkansas	AR	724	Northeast AR	78.70%	82.41%	74.75%	48.82%
Arkansas	AR	725	Northeast AR	88.40%	82.41%	74.75%	48.82%
Arkansas	AR	726	Northeast AR	79.80%	82.41%	74.75%	48.82%
Arkansas	AR	727	Northeast AR	81.90%	82.41%	74.75%	48.82%
Arkansas	AR	728	Ft. Smith	71.70%	74.32%	79.57%	37.33%
Arkansas	AR	729	Ft. Smith	80.10%	82.41%	74.75%	48.82%
Arizona	AZ	850	Phoenix	89.90%	92.73%	69.53%	73.27%
Arizona	AZ	851	Phoenix	91.20%	93.02%	69.26%	75.97%
Arizona	AZ	852	Phoenix	90.30%	93.02%	69.26%	75.97%
Arizona	AZ	853	Phoenix	89.20%	93.14%	68.59%	81.70%
Arizona	AZ	855	Tuscon-Globe	89.20%	83.48%	76.55%	55.89%
Arizona	AZ	856	Tuscon-Globe	89.30%	96.50%	68.40%	71.97%
Arizona	AZ	857	Tuscon-Globe	87.40%	96.50%	68.40%	71.97%
Arizona	AZ	859	Northern AZ	80.70%	88.99%	76.55%	55.89%
Arizona	AZ	860	Northern AZ	82.60%	101.03%	65.88%	28.32%
Arizona	AZ	863	Northern AZ	78.20%	88.98%	74.47%	51.31%
Arizona	AZ	864	Northern AZ	79.70%	88.98%	74.47%	51.31%
Arizona	AZ	865	Northern AZ	82.60%	101.03%	65.88%	28.32%
California	CA	900	Downtown Los Angeles	114.40%	116.02%	63.45%	49.95%
California	CA	901	Downtown Los Angeles	115.00%	116.02%	63.45%	49.95%
California	CA	902	Inglewood-Santa Monica	115.40%	117.22%	64.26%	52.43%
California	CA	903	Inglewood-Santa Monica	116.30%	118.23%	64.67%	49.53%
California	CA	904	Inglewood-Santa Monica	111.60%	118.23%	64.67%	49.53%
California	CA	905	Southern LA Suburbs	111.80%	114.05%	64.64%	50.08%
California	CA	906	Southern LA Suburbs	125.60%	105.02%	69.57%	55.89%
California	CA	907	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	908	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	910	Pasadena-Mojave	120.10%	105.39%	73.71%	62.62%
California	CA	911	Pasadena-Mojave	115.00%	105.39%	73.71%	62.62%
California	CA	912	San Fernando Valley	118.50%	105.39%	73.71%	62.62%

California	CA	913	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	914	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	915	San Fernando Valley	120.50%	107.65%	69.31%	52.07%
California	CA	916	San Fernando Valley	120.50%	107.65%	69.31%	52.07%
California	CA	917	Eastern Los Angeles	117.00%	107.12%	64.94%	60.72%
California	CA	918	Eastern Los Angeles	129.90%	107.12%	64.94%	60.72%
California	CA	919	San Diego	105.60%	106.02%	66.94%	69.30%
California	CA	920	San Diego	108.40%	107.19%	62.98%	64.38%
California	CA	921	San Diego	112.50%	106.93%	64.06%	63.91%
California	CA	922	Palm Springs	108.00%	103.31%	66.33%	74.52%
California	CA	923	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	924	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	925	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	926	Orange County	116.50%	111.24%	65.21%	58.83%
California	CA	927	Orange County	117.70%	111.24%	65.21%	58.83%
California	CA	928	Orange County	118.20%	111.24%	65.21%	58.83%
California	CA	930	Ventura-Bakersfield	109.30%	104.18%	70.24%	69.86%
California	CA	931	Ventura-Bakersfield	101.70%	112.59%	74.73%	48.53%
California	CA	932	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	933	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	934	Ventura-Bakersfield	100.70%	99.33%	76.75%	72.11%
California	CA	935	Pasadena-Mojave	107.20%	99.33%	76.75%	72.11%
California	CA	936	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	937	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	939	San Jose	106.90%	110.00%	75.82%	54.43%
California	CA	940	San Francisco	105.90%	117.19%	75.50%	49.02%
California	CA	941	San Francisco	104.60%	126.47%	69.99%	45.56%

California	CA	942	San Francisco	134.40%	122.69%	70.17%	63.70%
California	CA	943	San Francisco	128.80%	129.23%	65.85%	23.21%
California	CA	944	San Francisco	119.90%	126.17%	68.01%	40.42%
California	CA	945	Eastern San Francisco Suburbs	122.20%	113.62%	74.39%	52.53%
California	CA	946	Eastern San Francisco Suburbs	110.30%	115.89%	76.23%	43.21%
California	CA	947	San Francisco	101.70%	115.89%	76.23%	43.21%
California	CA	948	Eastern San Francisco Suburbs	121.10%	115.89%	76.23%	43.21%
California	CA	949	Northern San Francisco Suburbs	103.00%	115.89%	76.23%	43.21%
California	CA	950	San Jose	119.60%	118.41%	72.94%	44.44%
California	CA	951	San Jose	121.70%	117.49%	72.99%	49.50%
California	CA	952	Northern CA	107.70%	101.07%	71.19%	53.94%
California	CA	953	Fresno	113.30%	101.07%	71.19%	53.94%
California	CA	954	Northern San Francisco Suburbs	101.70%	110.64%	76.01%	39.36%
California	CA	955	Northern CA	122.70%	104.92%	76.01%	39.36%
California	CA	956	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	957	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	958	Northern CA	102.70%	105.35%	70.17%	63.70%
California	CA	959	Northern CA	97.30%	104.92%	76.01%	39.36%
California	CA	960	Northern CA	107.70%	104.92%	76.01%	39.36%
California	CA	961	Northern CA	107.70%	104.92%	76.01%	39.36%
Colorado	CO	800	Denver	87.20%	101.02%	68.01%	62.48%
Colorado	CO	801	Denver	87.30%	102.08%	69.14%	62.68%
Colorado	CO	802	Denver	87.30%	101.25%	68.13%	57.13%
Colorado	CO	803	Denver	93.10%	102.11%	79.49%	34.84%
Colorado	CO	804	Colorado Springs/Misc.	96.50%	99.88%	79.49%	34.84%
Colorado	CO	805	Denver	86.00%	95.40%	70.21%	55.76%

Colorado	CO	806	Denver	86.00%	95.40%	70.21%	55.76%
Colorado	CO	807	Colorado Springs/Misc.	81.10%	95.40%	70.21%	55.76%
Colorado	CO	808	Colorado Springs/Misc.	90.20%	94.31%	76.90%	77.34%
Colorado	CO	809	Colorado Springs/Misc.	88.40%	99.24%	68.68%	64.91%
Colorado	CO	810	Colorado Springs/Misc.	86.80%	94.31%	76.90%	77.34%
Colorado	CO	811	Colorado Springs/Misc.	85.70%	96.85%	75.78%	30.05%
Colorado	CO	812	Colorado Springs/Misc.	83.40%	96.85%	75.78%	30.05%
Colorado	CO	813	Colorado Springs/Misc.	95.90%	96.85%	75.78%	30.05%
Colorado	CO	814	Colorado Springs/Misc.	89.20%	96.85%	75.78%	30.05%
Colorado	CO	815	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Colorado	CO	816	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Connecticut	CT	60	Central CT	82.10%	109.40%	74.01%	50.70%
Connecticut	CT	61	Hartford	90.80%	112.83%	73.22%	59.90%
Connecticut	CT	62	Central CT	87.60%	109.40%	74.01%	50.70%
Connecticut	CT	63	New London	88.50%	109.40%	74.01%	50.70%
Connecticut	CT	64	Central CT	80.50%	112.82%	69.62%	46.58%
Connecticut	CT	65	New Haven	90.20%	114.82%	71.77%	42.00%
Connecticut	CT	66	Bridgeport	90.40%	114.82%	71.77%	42.00%
Connecticut	CT	67	Waterbury	92.80%	112.82%	69.62%	46.58%
Connecticut	CT	68	Stamford	85.10%	122.23%	72.82%	46.05%
Connecticut	CT	69	Stamford	84.30%	122.23%	72.82%	46.05%
Dist. Of Columbia	DC	200	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	201	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%

Dist Of Columbia	DC	202	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	203	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	204	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	205	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	207	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	208	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	209	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	220	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	221	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	222	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	223	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Delaware	DE	197	All Delaware excluding Wilmington	78.50%	112.71%	72.88%	45.78%
Delaware	DE	198	Wilmington	74.40%	121.53%	74.27%	22.84%
Delaware	DE	199	All Delaware excluding Wilmington	71.90%	112.71%	72.88%	45.78%
Florida	FL	320	Northeast FL	76.60%	89.50%	69.44%	63.03%
Florida	FL	321	Northeast FL	72.70%	89.50%	69.44%	63.03%
Florida	FL	322	Jacksonville	76.70%	93.52%	67.00%	61.99%
Florida	FL	323	Tallahassee	72.70%	89.12%	71.36%	49.63%
Florida	FL	324	Tallahassee	70.50%	89.12%	71.36%	49.63%
Florida	FL	325	Pensacola	74.00%	89.12%	71.36%	49.63%
Florida	FL	326	Gainesville	81.50%	96.49%	64.12%	58.42%
Florida	FL	327	Northeast FL	80.20%	92.78%	67.15%	63.20%
Florida	FL	328	Orlando	84.00%	90.97%	67.15%	72.25%
Florida	FL	329	Northeast FL	91.00%	94.56%	70.65%	46.43%
Florida	FL	330	Miami	88.40%	108.90%	67.68%	66.35%

Florida	FL	331	Miami	97.00%	114.20%	67.46%	45.88%
Florida	FL	332	Miami	82.20%	114.20%	67.46%	45.88%
Florida	FL	333	Ft. Lauderdale	88.20%	98.55%	67.63%	62.75%
Florida	FL	334	West Palm Beach	83.40%	94.23%	70.85%	71.07%
Florida	FL	335	Tampa Area	86.40%	91.89%	66.09%	79.91%
Florida	FL	336	Tampa	89.30%	88.11%	70.27%	72.87%
Florida	FL	337	Tampa Area	90.60%	86.37%	71.34%	69.68%
Florida	FL	338	Tampa Area	80.10%	86.61%	70.13%	75.61%
Florida	FL	339	Ft. Meyers	75.50%	94.86%	70.98%	57.09%
Florida	FL	341	Ft. Meyers	79.00%	99.49%	73.74%	61.84%
Florida	FL	342	Tampa Area	87.00%	97.62%	60.84%	69.82%
Florida	FL	344	Gainesville	75.60%	93.13%	69.84%	78.20%
Florida	FL	346	Tampa Area	94.90%	89.47%	66.92%	74.49%
Florida	FL	347	Northeast FL	87.70%	90.77%	70.13%	75.61%
Florida	FL	349	West Palm Beach	84.90%	93.24%	66.49%	60.27%
Georgia	GA	300	Atlanta Area	81.80%	96.63%	73.32%	58.19%
Georgia	GA	301	Atlanta Area	88.80%	91.91%	73.47%	58.85%
Georgia	GA	302	Atlanta	78.20%	99.15%	70.13%	53.06%
Georgia	GA	303	Atlanta	72.50%	105.01%	69.58%	43.93%
Georgia	GA	304	Swainsboro	69.40%	90.47%	75.62%	26.31%
Georgia	GA	305	Atlanta Area	76.10%	91.11%	74.73%	45.85%
Georgia	GA	306	Augusta-Macon	70.80%	91.11%	74.73%	45.85%
Georgia	GA	308	Augusta-Macon	67.60%	91.11%	74.73%	45.85%
Georgia	GA	309	Augusta-Macon	76.20%	91.11%	74.73%	45.85%
Georgia	GA	310	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	311	Atlanta	70.20%	105.01%	69.58%	43.93%
Georgia	GA	312	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	313	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	314	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	315	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	316	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	317	Albany	63.10%	86.69%	78.01%	36.81%
Georgia	GA	318	Albany	59.70%	86.69%	78.01%	36.81%
Georgia	GA	319	Columbus	58.30%	86.69%	78.01%	36.81%
Georgia	GA	398	Albany	109.30%	83.18%	74.13%	34.04%
Guam	GM	969	All Guam	127.30%	109.74%	69.30%	54.83%
Hawaii	HI	967	All Hawaii	73.90%	98.28%	69.30%	54.83%
Hawaii	HI	968	All Hawaii	73.90%	98.28%	69.30%	54.83%
Iowa	IA	500	Central IA excluding Des Moines	71.30%	88.65%	74.25%	29.81%
Iowa	IA	501	Central IA excluding Des Moines	72.80%	88.65%	74.25%	29.81%

Iowa	IA	502	Central IA excluding Des Moines	67.90%	91.39%	72.99%	32.13%
Iowa	IA	503	Des Moines	69.90%	91.39%	72.99%	32.13%
Iowa	IA	504	Central IA excluding Des Moines	66.40%	82.11%	70.31%	16.89%
Iowa	IA	505	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	506	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	507	Central IA excluding Des Moines	63.20%	91.39%	72.99%	32.13%
Iowa	IA	508	Western IA excluding Sioux City	69.80%	81.69%	74.13%	44.02%
Iowa	IA	509	Des Moines	95.00%	98.85%	74.25%	29.81%
Iowa	IA	510	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	511	Sioux City	59.90%	88.41%	79.48%	14.21%
Iowa	IA	512	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	513	Western IA excluding Sioux City	67.60%	84.43%	72.99%	32.13%
Iowa	IA	514	Western IA excluding Sioux City	69.90%	81.69%	74.13%	44.02%
Iowa	IA	515	Western IA excluding Sioux City	69.10%	81.69%	74.13%	44.02%
Iowa	IA	516	Western IA excluding Sioux City	71.20%	81.69%	74.13%	44.02%
Iowa	IA	520	Dubuque	66.90%	85.12%	71.38%	26.07%
Iowa	IA	521	Central IA excluding Des Moines	67.10%	82.11%	70.31%	16.89%
Iowa	IA	522	Southeast IA	64.10%	85.12%	71.38%	26.07%
Iowa	IA	523	Southeast IA	66.80%	82.11%	70.31%	16.89%
Iowa	IA	524	Southeast IA	61.50%	85.12%	71.38%	26.07%
Iowa	IA	525	Southeast IA	65.30%	83.00%	75.09%	28.89%
Iowa	IA	526	Southeast IA	63.60%	83.00%	75.09%	28.89%
Iowa	IA	527	Southeast IA	75.80%	83.00%	75.09%	28.89%
Iowa	IA	528	Quad Cities, IL-IA	69.00%	85.12%	71.38%	26.07%
Iowa	IA	612	Quad Cities, IL-IA	75.40%	87.91%	76.24%	39.06%
Idaho	ID	832	Miscellaneous ID	106.00%	84.23%	75.40%	70.96%
Idaho	ID	833	Miscellaneous ID	98.10%	86.09%	75.96%	63.90%
Idaho	ID	834	Miscellaneous ID	116.40%	84.23%	75.40%	70.96%
Idaho	ID	835	Miscellaneous ID	109.90%	86.09%	75.96%	63.90%
Idaho	ID	836	Boise	103.70%	86.09%	75.96%	63.90%
Idaho	ID	837	Boise	95.80%	89.96%	77.72%	66.63%
Idaho	ID	838	Miscellaneous ID	105.20%	86.09%	75.96%	63.90%

Illinois	IL	600	Chicago	93.80%	106.67%	66.00%	39.67%
Illinois	IL	601	Chicago	95.20%	102.48%	65.89%	48.82%
Illinois	IL	602	Chicago	95.30%	106.67%	66.00%	39.67%
Illinois	IL	603	Chicago	83.20%	102.48%	65.89%	48.82%
Illinois	IL	604	Chicago	91.90%	99.97%	66.05%	57.69%
Illinois	IL	605	Chicago	99.30%	103.18%	62.75%	50.93%
Illinois	IL	606	Chicago	96.30%	104.20%	67.41%	50.54%
Illinois	IL	607	Chicago	100.20%	100.58%	68.95%	48.33%
Illinois	IL	608	Chicago	94.50%	100.58%	68.95%	48.33%
Illinois	IL	609	East Central IL	79.80%	95.76%	61.50%	40.11%
Illinois	IL	610	Northwest IL	89.40%	87.91%	76.24%	39.06%
Illinois	IL	611	Northwest IL	88.30%	92.55%	68.75%	45.69%
Illinois	IL	613	Northwest IL	86.90%	87.39%	71.15%	31.60%
Illinois	IL	614	Galesburg	74.80%	87.39%	71.15%	31.60%
Illinois	IL	615	Peoria-Bloomington	80.50%	93.59%	62.25%	29.10%
Illinois	IL	616	Peoria-Bloomington	78.90%	93.59%	62.25%	29.10%
Illinois	IL	617	Peoria-Bloomington	78.30%	93.59%	62.25%	29.10%
Illinois	IL	618	East Central IL	81.20%	95.76%	61.50%	40.11%
Illinois	IL	619	East Central IL	71.90%	95.76%	61.50%	40.11%
Illinois	IL	620	St. Louis MO-IL	72.50%	89.62%	65.79%	60.55%
Illinois	IL	622	St. Louis MO-IL	76.70%	89.62%	65.79%	60.55%
Illinois	IL	623	Springfield	77.70%	93.50%	65.79%	60.55%
Illinois	IL	624	Southeast IL	73.00%	81.79%	69.18%	40.87%
Illinois	IL	625	Springfield	79.20%	84.81%	69.18%	40.87%
Illinois	IL	626	Springfield	80.50%	84.81%	69.18%	40.87%
Illinois	IL	627	Springfield	76.90%	95.76%	61.50%	40.11%
Illinois	IL	628	Southeast IL	70.70%	83.68%	66.08%	21.36%
Illinois	IL	629	Southeast IL	70.90%	83.68%	66.08%	21.36%
Illinois	IL	630	St. Louis MO-IL	84.70%	97.82%	63.91%	61.05%
Illinois	IL	631	St. Louis MO-IL	77.70%	94.52%	72.55%	42.89%
Illinois	IL	633	St. Louis MO-IL	75.00%	97.82%	63.91%	61.05%
Indiana	IN	460	North Central IN	89.20%	92.42%	68.46%	56.27%
Indiana	IN	461	Indianapolis	83.00%	92.42%	68.46%	56.27%
Indiana	IN	462	Indianapolis	94.90%	91.26%	70.58%	56.43%
Indiana	IN	463	Gary	87.10%	93.89%	66.05%	48.02%
Indiana	IN	464	Gary	88.60%	93.89%	66.05%	48.02%
Indiana	IN	465	North Central IN	94.10%	90.62%	69.41%	36.59%
Indiana	IN	466	North Central IN	90.20%	90.62%	69.41%	36.59%
Indiana	IN	467	Ft, Wayne	82.00%	87.80%	72.86%	25.01%
Indiana	IN	468	Ft, Wayne	84.00%	87.80%	72.86%	25.01%
Indiana	IN	469	North Central IN	70.50%	87.80%	72.86%	25.01%
Indiana	IN	470	Southeast-Central IN	86.80%	86.05%	66.58%	46.91%

Indiana	IN	471	Southern IN	77.60%	85.72%	66.58%	46.91%
Indiana	IN	472	Southeast-Central IN	76.50%	86.05%	66.58%	46.91%
Indiana	IN	473	North Central IN	79.60%	86.90%	66.58%	46.91%
Indiana	IN	474	Southwest-Central IN	78.60%	85.72%	66.58%	46.91%
Indiana	IN	475	Southern IN	66.90%	74.55%	76.18%	12.64%
Indiana	IN	478	Southwest-Central IN	83.00%	85.70%	70.39%	33.21%
Indiana	IN	479	North Central IN	80.90%	85.70%	70.39%	33.21%
Kansas	KS	660	Topeka KC Area	80.70%	89.68%	73.46%	72.24%
Kansas	KS	664	Central KS	76.10%	83.64%	67.57%	23.22%
Kansas	KS	665	Central KS	75.40%	83.64%	67.57%	23.22%
Kansas	KS	666	Topeka KC Area	64.80%	84.85%	75.06%	18.34%
Kansas	KS	667	Central KS	64.80%	83.64%	67.57%	23.22%
Kansas	KS	668	Central KS	88.40%	83.64%	67.57%	23.22%
Kansas	KS	669	Central KS	64.60%	85.23%	71.49%	22.50%
Kansas	KS	670	Southern KS	70.30%	84.54%	69.95%	36.44%
Kansas	KS	671	Southern KS	69.00%	84.54%	69.95%	36.44%
Kansas	KS	672	Southern KS	65.00%	89.61%	74.14%	46.52%
Kansas	KS	673	Central KS	65.80%	84.54%	69.95%	36.44%
Kansas	KS	674	Central KS	79.50%	85.23%	71.49%	22.50%
Kansas	KS	675	Central KS	81.60%	85.23%	71.49%	22.50%
Kansas	KS	676	Central KS	80.80%	85.23%	71.49%	22.50%
Kansas	KS	677	Central KS	66.20%	85.23%	71.49%	22.50%
Kansas	KS	678	Southern KS	64.10%	85.23%	71.49%	22.50%
Kansas	KS	679	Southern KS	66.90%	85.23%	71.49%	22.50%
Kentucky	KY	400	Central KY	98.00%	78.35%	62.39%	78.93%
Kentucky	KY	401	Central KY	97.20%	78.35%	62.39%	78.93%
Kentucky	KY	402	Louisville	81.80%	85.57%	62.40%	77.09%
Kentucky	KY	403	Central KY	79.40%	84.07%	64.96%	65.97%
Kentucky	KY	404	South Central KY	99.60%	84.07%	64.96%	65.97%
Kentucky	KY	405	Lexington	82.90%	88.26%	65.42%	80.69%
Kentucky	KY	406	Central KY	97.90%	86.46%	65.42%	80.69%
Kentucky	KY	407	Central KY	86.90%	75.75%	66.32%	62.73%
Kentucky	KY	408	Eastern KY	55.00%	75.75%	66.32%	62.73%
Kentucky	KY	409	South Central KY	61.90%	75.75%	66.32%	62.73%
Kentucky	KY	410	Cincinnatti AreaOH-KY	66.10%	89.08%	64.96%	65.97%

Kentucky	KY	411	Ashland	82.20%	72.96%	76.17%	46.01%
Kentucky	KY	412	Ashland	62.90%	72.96%	76.17%	46.01%
Kentucky	KY	413	Eastern KY	57.40%	75.34%	71.54%	44.69%
Kentucky	KY	414	Eastern KY	58.10%	75.34%	71.54%	44.69%
Kentucky	KY	415	Eastern KY	94.50%	75.34%	71.54%	44.69%
Kentucky	KY	416	Eastern KY	75.40%	75.34%	71.54%	44.69%
Kentucky	KY	417	Eastern KY	79.40%	75.34%	71.54%	44.69%
Kentucky	KY	418	Eastern KY	84.70%	75.34%	71.54%	44.69%
Kentucky	KY	420	Paducah	85.90%	85.17%	65.68%	40.06%
Kentucky	KY	421	Western KY	80.50%	85.17%	65.68%	40.06%
Kentucky	KY	422	Western KY	68.60%	77.06%	80.30%	39.22%
Kentucky	KY	423	Western KY	83.20%	77.06%	80.30%	39.22%
Kentucky	KY	424	Western KY	78.50%	77.06%	80.30%	39.22%
Kentucky	KY	425	South Central KY	82.80%	75.75%	66.32%	62.73%
Kentucky	KY	426	Central KY	76.80%	75.75%	66.32%	62.73%
Kentucky	KY	427	Central KY	92.10%	75.75%	66.32%	62.73%
Kentucky	KY	450	Cincinnatti AreaOH-KY	76.80%	92.28%	68.20%	54.83%
Kentucky	KY	476	Western KY	57.10%	81.11%	76.18%	12.64%
Kentucky	KY	477	Western KY	79.20%	87.10%	68.47%	28.81%
Louisiana	LA	700	New Orleans	83.60%	83.68%	72.19%	54.05%
Louisiana	LA	701	New Orleans	78.30%	90.38%	62.15%	49.05%
Louisiana	LA	703	Baton Rouge	82.20%	83.70%	81.55%	22.49%
Louisiana	LA	704	Baton Rouge	85.50%	83.68%	72.19%	54.05%
Louisiana	LA	705	Southwest LA	66.60%	83.70%	81.55%	22.49%
Louisiana	LA	706	Southwest LA	68.10%	83.70%	81.55%	22.49%
Louisiana	LA	707	Baton Rouge	72.90%	83.70%	81.55%	22.49%
Louisiana	LA	708	Baton Rouge	75.40%	86.14%	73.80%	37.33%

Louisiana	LA	710	Northern LA	81.40%	75.35%	79.83%	39.39%
Louisiana	LA	711	Northern LA	82.90%	84.57%	71.56%	41.01%
Louisiana	LA	712	Northern LA	87.60%	84.57%	71.56%	41.01%
Louisiana	LA	713	Northern LA	91.20%	75.35%	79.83%	39.39%
Louisiana	LA	714	Northern LA	90.70%	75.35%	79.83%	39.39%
Massachusetts	MA	10	Western MA	82.80%	110.17%	66.17%	41.95%
Massachusetts	MA	11	Springfield	85.80%	110.17%	66.17%	41.95%
Massachusetts	MA	12	Western MA	82.40%	110.17%	66.17%	41.95%
Massachusetts	MA	13	Western MA	92.50%	111.43%	69.28%	51.86%
Massachusetts	MA	14	Worster - Fitchburg	82.20%	111.43%	69.28%	51.86%
Massachusetts	MA	15	Worster - Fitchburg	73.40%	114.56%	63.42%	36.11%
Massachusetts	MA	16	Worster - Fitchburg	75.30%	118.11%	74.12%	33.78%
Massachusetts	MA	17	Northwest Boston	83.60%	120.39%	66.73%	35.13%
Massachusetts	MA	18	Northwest Boston	88.10%	119.06%	67.15%	39.05%
Massachusetts	MA	19	Boston	84.20%	119.06%	67.15%	39.05%
Massachusetts	MA	20	Boston	87.00%	115.06%	66.96%	47.98%
Massachusetts	MA	21	Boston	74.20%	124.95%	63.97%	38.05%
Massachusetts	MA	22	Boston	88.90%	124.95%	63.97%	38.05%
Massachusetts	MA	23	Southeast Boston	95.20%	114.64%	66.96%	47.98%
Massachusetts	MA	24	Southeast Boston	88.00%	127.92%	64.69%	32.86%
Massachusetts	MA	25	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	26	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	27	Southeast MA	78.90%	112.63%	66.96%	47.98%
Maryland	MD	206	Northwest-Southeast MD	91.60%	105.55%	61.48%	75.50%

Maryland	MD	210	Baltimore	93.30%	105.02%	59.30%	67.86%
Maryland	MD	211	Baltimore	88.40%	105.02%	59.30%	67.86%
Maryland	MD	212	Baltimore	94.30%	98.26%	60.50%	71.97%
Maryland	MD	214	Baltimore	85.10%	105.02%	59.30%	67.86%
Maryland	MD	215	Cumberland	109.20%	94.76%	61.33%	61.99%
Maryland	MD	216	Northwest-Southeast MD	80.80%	93.86%	61.00%	50.03%
Maryland	MD	217	Northwest-Southeast MD	88.20%	101.72%	61.33%	61.99%
Maryland	MD	218	Northwest-Southeast MD	78.80%	101.72%	61.33%	61.99%
Maryland	MD	219	Baltimore	85.80%	105.02%	59.30%	67.86%
Maine	ME	39	Portland-Southwest	80.40%	110.66%	79.12%	19.38%
Maine	ME	40	Portland-Southwest	73.40%	106.51%	78.66%	19.82%
Maine	ME	41	Portland-Southwest	77.40%	110.66%	79.12%	19.38%
Maine	ME	42	Northern ME	77.10%	106.51%	78.66%	19.82%
Maine	ME	43	Northern ME	92.90%	106.51%	78.66%	19.82%
Maine	ME	44	Northern ME	79.10%	98.12%	84.81%	21.05%
Maine	ME	45	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	46	Northern ME	81.50%	98.12%	84.81%	21.05%
Maine	ME	47	Northern ME	81.60%	98.12%	84.81%	21.05%
Maine	ME	48	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	49	Northern ME	81.60%	98.12%	84.81%	21.05%
Michigan	MI	480	Detroit	96.10%	94.75%	76.15%	59.97%
Michigan	MI	481	Detroit	99.60%	96.33%	71.98%	65.16%
Michigan	MI	482	Detroit	100.60%	92.19%	73.30%	61.41%
Michigan	MI	483	Detroit	95.70%	96.26%	73.59%	60.67%
Michigan	MI	484	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	485	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	486	Saginaw-Midland	100.00%	86.13%	73.37%	33.17%
Michigan	MI	487	Northeast MI	100.10%	86.13%	73.37%	33.17%
Michigan	MI	488	Lansing	95.80%	90.29%	71.28%	23.70%
Michigan	MI	489	Lansing	93.70%	90.29%	71.28%	23.70%

Michigan	MI	490	Southwest MI	85.60%	90.92%	74.29%	21.37%
Michigan	MI	491	Southwest MI	89.70%	90.92%	74.29%	21.37%
Michigan	MI	492	Southwest MI	98.60%	90.92%	74.29%	21.37%
Michigan	MI	493	Northwest MI	98.80%	89.90%	76.90%	25.21%
Michigan	MI	494	Northwest MI	94.70%	89.90%	76.90%	25.21%
Michigan	MI	495	Northwest MI	98.90%	89.90%	76.90%	25.21%
Michigan	MI	496	Northwest MI	77.80%	92.19%	80.45%	21.06%
Michigan	MI	497	Northeast MI	106.00%	92.19%	80.45%	21.06%
Michigan	MI	498	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Michigan	MI	499	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Minnesota	MN	550	Central MN including St. Paul	86.60%	106.10%	71.80%	54.99%
Minnesota	MN	551	Central MN including St. Paul	86.30%	106.10%	71.80%	54.99%
Minnesota	MN	553	Central MN including St. Paul	86.80%	109.00%	71.21%	55.92%
Minnesota	MN	554	Minneapolis	86.00%	109.20%	71.94%	55.83%
Minnesota	MN	555	Central MN including St. Paul	126.10%	109.00%	71.21%	55.92%
Minnesota	MN	556	Duluth	102.20%	91.56%	79.67%	18.15%
Minnesota	MN	557	Duluth	100.40%	91.56%	79.67%	18.15%
Minnesota	MN	558	Duluth	86.60%	91.56%	79.67%	18.15%
Minnesota	MN	559	Rochester	93.60%	94.54%	73.37%	44.59%
Minnesota	MN	560	Western MN	99.70%	94.54%	73.37%	44.59%
Minnesota	MN	561	Western MN	105.60%	84.84%	84.90%	20.70%
Minnesota	MN	562	Western MN	108.30%	84.84%	84.90%	20.70%
Minnesota	MN	563	Central MN including St. Paul	87.90%	91.29%	75.31%	36.05%
Minnesota	MN	564	Central MN including St. Paul	85.20%	91.29%	75.31%	36.05%

Minnesota	MN	565	Western MN	88.60%	85.57%	74.51%	13.79%
Minnesota	MN	566	Western MN	87.20%	85.57%	74.51%	13.79%
Minnesota	MN	567	Western MN	88.60%	85.57%	74.51%	13.79%
Missouri	MO	634	Northern MO	73.30%	97.14%	63.91%	61.05%
Missouri	MO	635	Northern MO	78.40%	78.89%	64.41%	30.03%
Missouri	MO	636	Southeast MO	78.10%	78.04%	68.80%	25.68%
Missouri	MO	637	Southeast MO	68.70%	78.04%	68.80%	25.68%
Missouri	MO	638	Southeast MO	82.70%	72.61%	73.65%	31.70%
Missouri	MO	639	Southeast MO	78.50%	72.61%	73.65%	31.70%
Missouri	MO	640	Kansas City MO-KS	79.60%	88.67%	68.89%	70.15%
Missouri	MO	641	Kansas City MO-KS	84.90%	91.00%	65.32%	65.88%
Missouri	MO	644	Northern MO	76.60%	78.89%	64.41%	30.03%
Missouri	MO	645	St. Joseph	79.20%	78.89%	64.41%	30.03%
Missouri	MO	646	Northern MO	63.80%	78.89%	64.41%	30.03%
Missouri	MO	647	Southwest MO	64.10%	84.08%	76.13%	45.86%
Missouri	MO	648	Southwest MO	74.60%	84.08%	76.13%	45.86%
Missouri	MO	650	Southwest MO	71.40%	88.61%	69.67%	30.81%
Missouri	MO	651	Southwest MO	70.60%	88.61%	69.67%	30.81%
Missouri	MO	652	Columbia	72.80%	88.61%	69.67%	30.81%
Missouri	MO	653	Southwest MO	63.80%	76.53%	73.65%	31.70%
Missouri	MO	654	Southwest MO	73.20%	76.53%	73.65%	31.70%
Missouri	MO	655	Southwest MO	75.10%	76.53%	73.65%	31.70%
Missouri	MO	656	Southwest MO	77.10%	78.21%	78.56%	30.65%
Missouri	MO	657	Southwest MO	70.60%	78.21%	78.56%	30.65%
Missouri	MO	658	Southwest MO	73.40%	86.42%	77.38%	57.21%
Missouri	MO	661	Kansas City MO-KS	74.20%	88.87%	73.46%	72.24%
Missouri	MO	662	Kansas City MO-KS	81.90%	98.43%	70.92%	72.09%
Mississippi	MS	386	Northern MS	89.50%	82.26%	69.40%	37.05%
Mississippi	MS	387	North Central MS	93.30%	84.76%	69.40%	37.05%
Mississippi	MS	388	Northern MS	86.80%	82.26%	69.40%	37.05%
Mississippi	MS	389	North Central MS	78.80%	85.81%	68.35%	39.27%
Mississippi	MS	390	South Central MS	77.00%	83.32%	68.35%	39.27%
Mississippi	MS	391	South Central MS	75.10%	83.32%	68.35%	39.27%
Mississippi	MS	392	Jackson	74.40%	82.87%	76.12%	35.45%

Mississippi	MS	393	South Central MS	70.90%	83.32%	68.35%	39.27%
Mississippi	MS	394	Southern MS	65.60%	82.24%	74.13%	34.04%
Mississippi	MS	395	Southern MS	74.30%	82.24%	74.13%	34.04%
Mississippi	MS	396	Southern MS	80.70%	82.24%	74.13%	34.04%
Mississippi	MS	397	North Central MS	88.30%	84.76%	69.40%	37.05%
Montana	MT	590	Southeast MT	79.00%	86.32%	79.52%	20.54%
Montana	MT	591	Southeast MT	76.90%	96.87%	81.43%	24.62%
Montana	MT	592	Southeast MT	80.70%	86.32%	79.52%	20.54%
Montana	MT	593	Southeast MT	80.80%	86.32%	79.52%	20.54%
Montana	MT	594	Northwest MT	79.90%	84.04%	79.52%	20.54%
Montana	MT	595	Northwest MT	82.90%	84.04%	79.52%	20.54%
Montana	MT	596	Northwest MT	82.60%	84.04%	79.52%	20.54%
Montana	MT	597	Southeast MT	74.30%	86.32%	79.52%	20.54%
Montana	MT	598	Northwest MT	77.20%	94.81%	79.09%	11.34%
Montana	MT	599	Northwest MT	77.30%	94.81%	79.09%	11.34%
North Carolina	NC	270	Greenboro-Winston Salem-High Point	78.00%	93.55%	79.06%	29.77%
North Carolina	NC	271	Greenboro-Winston Salem-High Point	76.50%	97.91%	82.28%	28.26%
North Carolina	NC	272	Greenboro-Winston Salem-High Point	79.90%	92.48%	82.92%	22.19%
North Carolina	NC	273	Greenboro-Winston Salem-High Point	74.30%	93.55%	79.06%	29.77%
North Carolina	NC	274	Greenboro-Winston Salem-High Point	78.30%	97.91%	82.28%	28.26%
North Carolina	NC	275	Raleigh-Durham-East, Central NC	80.60%	102.73%	76.60%	49.48%
North Carolina	NC	276	Raleigh-Durham-East, Central NC	80.20%	105.38%	75.51%	46.30%
North Carolina	NC	277	Raleigh-Durham-East, Central NC	87.40%	103.31%	71.84%	42.76%
North Carolina	NC	278	Northeast NC	77.10%	93.89%	73.83%	29.19%
North Carolina	NC	279	Northeast NC	78.70%	93.89%	73.83%	29.19%
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	83.10%	97.13%	77.68%	48.68%
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	77.40%	97.27%	79.03%	42.88%

North Carolina	NC	282	Charlotte	79.60%	102.42%	79.32%	51.15%
North Carolina	NC	283	Fayetteville	74.90%	93.89%	73.83%	29.19%
North Carolina	NC	284	Wilmington	83.10%	93.89%	73.83%	29.19%
North Carolina	NC	285	Raleigh-Durham-East, Central NC	80.90%	93.89%	73.83%	29.19%
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	72.20%	92.48%	82.92%	22.19%
North Carolina	NC	287	Asheville-Southwest NC	75.40%	92.48%	82.92%	22.19%
North Carolina	NC	288	Asheville-Southwest NC	73.40%	102.70%	74.04%	20.95%
North Carolina	NC	289	Asheville-Southwest NC	76.00%	102.70%	74.04%	20.95%
North Dakota	ND	580	All ND	88.40%	86.41%	79.14%	13.58%
North Dakota	ND	581	All ND	79.10%	94.11%	85.00%	0.00%
North Dakota	ND	582	All ND	88.60%	86.41%	79.14%	13.58%
North Dakota	ND	583	All ND	90.00%	86.41%	79.14%	13.58%
North Dakota	ND	584	All ND	93.20%	86.41%	79.14%	13.58%
North Dakota	ND	585	All ND	88.50%	86.41%	79.14%	13.58%
North Dakota	ND	586	All ND	89.10%	86.41%	79.14%	13.58%
North Dakota	ND	587	All ND	93.60%	86.41%	79.14%	13.58%
North Dakota	ND	588	All ND	89.50%	86.41%	79.14%	13.58%
Nebraska	NE	680	Southeast NE	83.30%	85.13%	64.43%	74.88%
Nebraska	NE	681	Omaha	96.40%	85.13%	64.43%	74.88%
Nebraska	NE	683	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	684	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	685	Lincoln-North Central	97.20%	80.62%	67.76%	53.94%
Nebraska	NE	686	Lincoln-North Central	73.30%	80.70%	73.36%	39.23%
Nebraska	NE	687	Lincoln-North Central	75.50%	80.70%	73.36%	39.23%

Nebraska	NE	688	West Central NE	71.60%	80.70%	73.36%	39.23%
Nebraska	NE	689	Southeast NE	77.10%	78.29%	73.36%	39.23%
Nebraska	NE	690	Southeast NE	78.70%	78.29%	73.36%	39.23%
Nebraska	NE	691	West Central NE	71.70%	80.70%	73.36%	39.23%
Nebraska	NE	692	West Central NE	72.30%	80.70%	73.36%	39.23%
Nebraska	NE	693	West Central NE	67.90%	80.70%	73.36%	39.23%
New Hampshire	NH	30	Central NH	81.30%	109.71%	75.03%	34.05%
New Hampshire	NH	31	Concord-Manchester	79.70%	111.84%	78.03%	22.49%
New Hampshire	NH	32	Central NH	87.80%	109.71%	75.03%	34.05%
New Hampshire	NH	33	Concord-Manchester	80.40%	111.84%	78.03%	22.49%
New Hampshire	NH	34	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	35	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	36	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	37	Western NH	87.70%	106.24%	81.46%	12.44%
New Hampshire	NH	38	Eastern NH	86.60%	108.96%	77.82%	31.75%
New Jersey	NJ	70	Jersey City	87.40%	112.40%	65.30%	57.39%
New Jersey	NJ	71	Newark-Elizabeth	102.30%	106.56%	64.83%	72.77%
New Jersey	NJ	72	Newark-Elizabeth	105.90%	106.56%	64.83%	72.77%
New Jersey	NJ	73	Jersey City	105.50%	111.34%	64.83%	72.77%
New Jersey	NJ	74	Northern NJ	87.30%	114.26%	70.57%	53.60%
New Jersey	NJ	75	Northern NJ	94.40%	114.26%	70.57%	53.60%

New Jersey	NJ	76	Northern NJ	92.50%	115.33%	67.63%	61.82%
New Jersey	NJ	77	Trenton-Central NJ	100.50%	109.42%	67.19%	66.76%
New Jersey	NJ	78	Northern NJ	92.30%	112.96%	70.38%	69.11%
New Jersey	NJ	79	Northern NJ	84.70%	122.94%	68.07%	41.90%
New Jersey	NJ	80	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	81	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	82	Atlantic City-Southern	94.10%	101.59%	65.95%	71.59%
New Jersey	NJ	83	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	84	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	85	Trenton-Central NJ	91.10%	110.13%	66.24%	61.57%
New Jersey	NJ	86	Trenton-Central NJ	89.40%	110.13%	66.24%	61.57%
New Jersey	NJ	87	Trenton-Central NJ	100.70%	107.06%	65.95%	71.59%
New Jersey	NJ	88	New Brunswick-Perth Amboy	88.60%	111.78%	71.93%	62.30%
New Jersey	NJ	89	New Brunswick-Perth Amboy	94.60%	111.78%	71.93%	62.30%
New Mexico	NM	870	All NM	71.40%	96.47%	74.79%	33.03%
New Mexico	NM	871	All NM	79.30%	96.55%	73.44%	57.80%
New Mexico	NM	872	All NM	75.60%	96.47%	74.79%	33.03%
New Mexico	NM	873	All NM	79.70%	96.47%	74.79%	33.03%
New Mexico	NM	874	All NM	76.30%	96.47%	74.79%	33.03%
New Mexico	NM	875	All NM	72.50%	96.47%	74.79%	33.03%
New Mexico	NM	877	All NM	79.60%	96.47%	74.79%	33.03%
New Mexico	NM	878	All NM	79.20%	87.95%	76.25%	49.78%
New Mexico	NM	879	All NM	79.20%	87.95%	76.25%	49.78%

New Mexico	NM	880	All NM	73.70%	87.95%	76.25%	49.78%
New Mexico	NM	881	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	882	All NM	77.00%	87.95%	76.25%	49.78%
New Mexico	NM	883	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	884	All NM	78.90%	96.47%	74.79%	33.03%
Nevada	NV	889	Las Vegas	83.90%	90.05%	74.87%	89.07%
Nevada	NV	890	Southern NV	87.70%	90.05%	74.87%	89.07%
Nevada	NV	891	Las Vegas	90.50%	92.46%	74.53%	82.88%
Nevada	NV	893	Northern NV	60.40%	103.61%	81.14%	55.04%
Nevada	NV	894	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	895	Reno	84.20%	103.61%	81.14%	55.04%
Nevada	NV	897	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	898	Northern NV	82.10%	103.61%	81.14%	55.04%
New York	NY	100	Manhattan	78.70%	155.56%	58.24%	39.60%
New York	NY	101	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	102	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	103	Staten Island	122.00%	114.82%	63.08%	58.60%
New York	NY	104	Bronx	123.10%	105.62%	62.66%	67.10%
New York	NY	105	Putnam-Westchester	91.80%	119.67%	66.49%	59.93%
New York	NY	106	New Rochelle - White Plains - Yonkers	96.60%	119.55%	67.92%	48.62%
New York	NY	107	New Rochelle - White Plains - Yonkers	89.40%	119.55%	67.92%	48.62%
New York	NY	108	New Rochelle - White Plains - Yonkers	101.20%	119.55%	67.92%	48.62%
New York	NY	109	Suffern Area-Middletown	108.80%	109.38%	64.78%	68.50%
New York	NY	110	Nassau-Suffolk	122.10%	114.82%	63.08%	58.60%
New York	NY	111	Queens	109.40%	114.82%	63.08%	58.60%
New York	NY	112	Brooklyn	139.90%	124.52%	63.60%	51.73%
New York	NY	113	Queens	119.70%	120.81%	64.91%	46.56%
New York	NY	114	Queens	112.70%	116.17%	63.86%	58.45%

New York	NY	115	Nassau-Suffolk	97.40%	117.60%	61.47%	49.83%
New York	NY	116	Queens	110.70%	120.32%	61.47%	49.83%
New York	NY	117	Nassau-Suffolk	105.20%	103.98%	67.22%	69.67%
New York	NY	118	Nassau-Suffolk	99.70%	117.60%	61.47%	49.83%
New York	NY	119	Nassau-Suffolk	103.00%	103.98%	67.22%	69.67%
New York	NY	120	Albany-Schenectady-Troy	89.70%	95.89%	68.13%	53.49%
New York	NY	121	Albany-Schenectady-Troy	91.50%	95.89%	68.13%	53.49%
New York	NY	122	Albany-Schenectady-Troy	89.40%	96.77%	67.94%	49.39%
New York	NY	123	Albany-Schenectady-Troy	91.10%	96.77%	67.94%	49.39%
New York	NY	124	Poughkeepsie-Kingston	87.30%	96.77%	67.94%	49.39%
New York	NY	125	Poughkeepsie-Kingston	92.10%	96.65%	63.20%	72.79%
New York	NY	126	Poughkeepsie-Kingston	93.90%	96.65%	63.20%	72.79%
New York	NY	127	Poughkeepsie-Kingston	91.70%	96.65%	63.20%	72.79%
New York	NY	128	Northeast NY	83.70%	95.89%	68.13%	53.49%
New York	NY	129	Northeast NY	85.50%	87.74%	77.02%	32.42%
New York	NY	130	Syracuse	76.80%	94.43%	71.22%	36.77%
New York	NY	131	Syracuse	86.70%	94.43%	71.22%	36.77%
New York	NY	132	Syracuse	72.50%	94.43%	71.22%	36.77%
New York	NY	133	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	134	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	135	Utica-Rome	94.50%	87.74%	77.02%	32.42%
New York	NY	136	Northeast NY	79.40%	87.74%	77.02%	32.42%
New York	NY	137	Southwest NY - Binghamton - Elmira	87.40%	88.18%	77.15%	26.17%
New York	NY	138	Southwest NY - Binghamton - Elmira	87.50%	88.18%	77.15%	26.17%
New York	NY	139	Southwest NY - Binghamton - Elmira	88.10%	88.18%	77.15%	26.17%

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

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

Oregon	OR	976	Miscellaneous OR	103.60%	99.08%	82.63%	32.23%
Oregon	OR	977	Miscellaneous OR	100.00%	99.08%	82.63%	32.23%
Oregon	OR	978	Miscellaneous OR	92.90%	92.99%	79.47%	47.47%
Oregon	OR	979	Miscellaneous OR	107.40%	92.99%	79.47%	47.47%
Pennsylvania	PA	150	Pittsburgh	92.50%	81.91%	63.70%	76.37%
Pennsylvania	PA	151	Pittsburgh	90.90%	82.36%	65.94%	78.78%
Pennsylvania	PA	152	Pittsburgh	90.80%	84.82%	64.81%	82.46%
Pennsylvania	PA	153	Washington	96.30%	82.47%	57.74%	75.87%
Pennsylvania	PA	154	Southwest PA	90.10%	82.47%	57.74%	75.87%
Pennsylvania	PA	155	Southwest PA	92.70%	79.85%	61.66%	79.40%
Pennsylvania	PA	156	Southwest PA	98.30%	79.85%	61.66%	79.40%
Pennsylvania	PA	157	West Central PA	94.40%	83.08%	73.84%	73.51%
Pennsylvania	PA	158	West Central PA	94.00%	83.08%	73.84%	73.51%
Pennsylvania	PA	159	Johnstown	101.60%	73.77%	73.84%	73.51%
Pennsylvania	PA	160	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	161	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	162	West Central PA	108.30%	74.90%	78.54%	48.53%
Pennsylvania	PA	163	Northwest PA	96.50%	73.35%	78.54%	48.53%
Pennsylvania	PA	164	Northwest PA	93.20%	80.30%	73.50%	63.29%
Pennsylvania	PA	165	Erie	92.90%	80.30%	73.50%	63.29%
Pennsylvania	PA	166	West Central PA	105.50%	83.08%	73.84%	73.51%
Pennsylvania	PA	167	West Central PA	88.50%	74.90%	78.54%	48.53%
Pennsylvania	PA	168	West Central PA	83.60%	82.84%	79.76%	43.10%
Pennsylvania	PA	169	Reading-East Central PA	84.30%	81.24%	81.30%	45.64%
Pennsylvania	PA	170	West Central PA	86.30%	86.43%	71.52%	57.18%

Pennsylvania	PA	171	Harrisburg	76.80%	86.43%	71.52%	57.18%
Pennsylvania	PA	172	Southwest PA	95.90%	78.94%	70.94%	54.23%
Pennsylvania	PA	173	Lancaster-York	86.70%	89.79%	70.94%	54.23%
Pennsylvania	PA	174	Lancaster-York	87.00%	89.79%	70.94%	54.23%
Pennsylvania	PA	175	Lancaster-York	89.30%	89.79%	70.94%	54.23%
Pennsylvania	PA	176	Lancaster-York	92.50%	91.74%	73.41%	71.72%
Pennsylvania	PA	177	Reading-East Central PA	94.70%	81.24%	81.30%	45.64%
Pennsylvania	PA	178	Reading-East Central PA	100.90%	81.24%	81.30%	45.64%
Pennsylvania	PA	179	Reading-East Central PA	93.50%	86.61%	77.11%	62.09%
Pennsylvania	PA	180	Northeast PA	99.50%	91.88%	64.98%	71.04%
Pennsylvania	PA	181	Allentown	97.60%	94.98%	67.14%	74.53%
Pennsylvania	PA	182	Northeast PA	107.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	183	Northeast PA	102.90%	94.98%	67.14%	74.53%
Pennsylvania	PA	184	Northeast PA	100.80%	85.59%	71.53%	84.49%
Pennsylvania	PA	185	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	186	Northeast PA	97.80%	82.14%	72.33%	66.94%
Pennsylvania	PA	187	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	188	Northeast PA	101.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	189	Reading-East Central PA	95.90%	104.05%	64.81%	64.12%
Pennsylvania	PA	190	Philadelphia	98.60%	101.39%	60.74%	65.43%
Pennsylvania	PA	191	Philadelphia	102.50%	98.93%	62.25%	67.10%
Pennsylvania	PA	192	Philadelphia	109.80%	126.02%	62.25%	67.10%
Pennsylvania	PA	193	Reading-East Central PA	102.30%	104.05%	64.81%	64.12%

Pennsylvania	PA	194	Reading-East Central PA	99.40%	104.05%	64.81%	64.12%
Pennsylvania	PA	195	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%
Pennsylvania	PA	196	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%
Puerto Rico	PR	6	All PR	97.20%	63.99%	88.92%	40.26%
Puerto Rico	PR	7	All PR	92.30%	63.99%	88.92%	40.26%
Puerto Rico	PR	9	All PR	113.20%	70.03%	85.76%	33.46%
Rhode Island	RI	28	All other	81.90%	96.53%	74.81%	59.68%
Rhode Island	RI	29	Providence	87.80%	102.88%	71.19%	55.12%
South Carolina	SC	290	Miscellaneous SC	71.40%	89.13%	75.15%	30.44%
South Carolina	SC	291	Miscellaneous SC	73.00%	89.13%	75.15%	30.44%
South Carolina	SC	292	Columbia	77.80%	93.56%	74.14%	41.87%
South Carolina	SC	293	Greenville-Spartansburg	75.40%	90.51%	76.19%	26.01%
South Carolina	SC	294	Charleston	76.20%	93.42%	78.09%	54.15%
South Carolina	SC	295	Miscellaneous SC	76.80%	89.13%	75.15%	30.44%
South Carolina	SC	296	Greenville-Spartansburg	73.60%	90.51%	76.19%	26.01%
South Carolina	SC	297	Miscellaneous SC	75.70%	89.13%	75.15%	30.44%
South Carolina	SC	298	Miscellaneous SC	83.50%	89.13%	75.15%	30.44%
South Carolina	SC	299	Miscellaneous SC	83.50%	93.42%	78.09%	54.15%
South Dakota	SD	570	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	571	Sioux Falls	85.20%	91.15%	82.50%	24.79%
South Dakota	SD	572	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	573	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	574	SD except Sioux Falls	89.10%	86.40%	78.07%	23.31%

South Dakota	SD	575	SD except Sioux Falls	89.20%	86.40%	78.07%	23.31%
South Dakota	SD	576	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	577	SD except Sioux Falls	86.20%	86.40%	78.07%	23.31%
Tennessee	TN	307	Chattanooga TN-GA	68.60%	91.11%	74.73%	45.85%
Tennessee	TN	370	Nashville-Columbia	74.30%	91.38%	65.20%	66.31%
Tennessee	TN	371	Nashville-Columbia	72.90%	89.11%	66.43%	67.65%
Tennessee	TN	372	Nashville-Columbia	65.20%	96.56%	69.00%	58.33%
Tennessee	TN	373	Knoxville Area	75.10%	83.69%	74.98%	48.15%
Tennessee	TN	374	Chattanooga TN-GA	71.70%	86.41%	71.53%	43.41%
Tennessee	TN	376	Johnson City	76.20%	78.47%	80.39%	49.40%
Tennessee	TN	377	Knoxville Area	85.50%	84.96%	71.04%	37.99%
Tennessee	TN	378	Knoxville Area	78.60%	84.96%	71.04%	37.99%
Tennessee	TN	379	Knoxville	75.70%	91.11%	69.79%	45.07%
Tennessee	TN	380	Western TN	79.60%	82.46%	71.19%	62.01%
Tennessee	TN	381	Memphis	66.20%	84.71%	73.28%	49.80%
Tennessee	TN	382	Western TN	80.80%	82.46%	71.19%	62.01%
Tennessee	TN	383	Western TN	95.60%	82.46%	71.19%	62.01%
Tennessee	TN	384	Nashville-Columbia	81.40%	83.86%	71.19%	62.01%
Tennessee	TN	385	Knoxville Area	91.10%	84.96%	71.04%	37.99%
Texas	TX	750	Dallas-Ft. Worth	88.80%	96.99%	67.50%	57.81%
Texas	TX	751	Dallas-Ft. Worth	88.80%	97.60%	66.03%	69.03%
Texas	TX	752	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	753	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	754	Northeast TX	76.20%	84.47%	76.21%	35.01%
Texas	TX	755	Texarkana TX-AR	79.00%	84.47%	76.21%	35.01%
Texas	TX	756	Northeast TX	75.50%	84.47%	76.21%	35.01%
Texas	TX	757	Northeast TX	77.00%	84.47%	76.21%	35.01%

Texas	TX	758	Northeast TX	91.90%	84.47%	76.21%	35.01%
Texas	TX	759	Northeast TX	92.70%	84.47%	76.21%	35.01%
Texas	TX	760	Dallas-Ft. Worth	78.20%	93.28%	69.75%	53.59%
Texas	TX	761	Dallas-Ft. Worth	78.20%	89.03%	72.18%	57.49%
Texas	TX	762	Wichita Falls-Denton	78.90%	94.13%	65.55%	59.53%
Texas	TX	763	Wichita Falls-Denton	90.40%	82.14%	79.00%	32.62%
Texas	TX	764	Central TX excluding Austin - San Antonio	91.60%	85.55%	67.41%	58.09%
Texas	TX	765	Central TX excluding Austin - San Antonio	103.80%	89.74%	70.67%	59.25%
Texas	TX	766	Central TX excluding Austin - San Antonio	87.80%	89.74%	70.67%	59.25%
Texas	TX	767	Central TX excluding Austin - San Antonio	83.70%	85.55%	67.41%	58.09%
Texas	TX	768	Central TX excluding Austin - San Antonio	82.30%	88.83%	66.40%	23.98%
Texas	TX	769	Central TX excluding Austin - San Antonio	95.50%	88.83%	66.40%	23.98%
Texas	TX	770	Texas City - Houston - Galveston	76.20%	98.13%	66.30%	46.61%
Texas	TX	771	Texas City - Houston - Galveston	115.70%	98.13%	66.30%	46.61%
Texas	TX	772	Texas City - Houston - Galveston	83.60%	98.13%	66.30%	46.61%
Texas	TX	773	Northeast TX	79.00%	95.22%	66.97%	45.82%
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	99.00%	94.01%	66.39%	58.50%
Texas	TX	775	Texas City - Houston - Galveston	81.10%	86.72%	74.07%	54.63%
Texas	TX	776	Orange - Beaumount - Pt. Arthur	84.10%	84.90%	72.77%	38.57%
Texas	TX	777	Orange - Beaumount - Pt. Arthur	91.30%	84.90%	72.77%	38.57%
Texas	TX	778	Northeast TX	75.70%	89.83%	70.67%	59.25%
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	96.70%	83.41%	74.25%	50.42%
Texas	TX	780	Central TX excluding Austin - San Antonio	74.50%	87.90%	65.92%	64.78%
Texas	TX	781	Central TX excluding Austin - San Antonio	65.20%	83.41%	74.25%	50.42%
Texas	TX	782	San Antonio	77.50%	83.56%	65.92%	64.78%
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	80.00%	79.48%	77.37%	57.84%

Texas	TX	784	Corpus - Christi - Victoria - Houston Area	73.90%	79.48%	77.37%	57.84%
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	70.80%	79.48%	77.37%	57.84%
Texas	TX	786	Austin	82.70%	99.24%	65.79%	63.62%
Texas	TX	787	Austin	80.90%	101.33%	67.40%	56.00%
Texas	TX	788	Central TX excluding Austin - San Antonio	95.90%	88.83%	66.40%	23.98%
Texas	TX	789	Central TX excluding Austin - San Antonio	106.50%	100.32%	67.40%	56.00%
Texas	TX	790	Lubbock, Amarillo Areas, Childress	86.40%	90.05%	84.31%	21.67%
Texas	TX	791	Amarillo	74.50%	90.05%	84.31%	21.67%
Texas	TX	792	Lubbock, Amarillo Areas, Childress	63.50%	90.05%	84.31%	21.67%
Texas	TX	793	Lubbock, Amarillo Areas, Childress	81.30%	91.11%	73.07%	37.54%
Texas	TX	794	Lubbock	79.80%	87.99%	73.07%	37.54%
Texas	TX	795	Central TX excluding Austin - San Antonio	80.10%	87.99%	73.07%	37.54%
Texas	TX	796	Central TX excluding Austin - San Antonio	84.60%	87.99%	73.07%	37.54%
Texas	TX	797	Central TX excluding Austin - San Antonio	66.20%	88.83%	66.40%	23.98%
Texas	TX	798	El Paso	57.00%	85.48%	68.57%	63.03%
Texas	TX	799	El Paso	69.10%	85.48%	68.57%	63.03%
Texas	TX	885	El Paso	89.90%	113.81%	68.57%	63.03%
Utah	UT	840	Northern Utah excluding Salt Lake City	115.80%	77.48%	71.24%	89.48%
Utah	UT	841	Salt Lake City	107.60%	78.77%	71.48%	80.22%
Utah	UT	842	Salt Lake City	157.10%	82.12%	67.08%	84.55%
Utah	UT	843	Northern Utah excluding Salt Lake City	112.90%	76.82%	67.08%	84.55%
Utah	UT	844	Ogden	112.90%	76.82%	67.08%	84.55%
Utah	UT	845	Central & Southern UT	107.90%	71.45%	69.70%	68.96%
Utah	UT	846	Central & Southern UT	123.90%	71.45%	69.70%	68.96%
Utah	UT	847	Central & Southern UT	131.00%	71.45%	69.70%	68.96%
Virginia	VA	224	Northern VA	80.50%	107.17%	58.68%	65.06%
Virginia	VA	225	Northern VA	88.40%	107.17%	58.68%	65.06%

Virginia	VA	226	Northern VA	84.50%	96.93%	68.78%	32.43%
Virginia	VA	227	Northern VA	75.80%	96.93%	68.78%	32.43%
Virginia	VA	228	Northern VA	76.50%	96.93%	68.78%	32.43%
Virginia	VA	229	Northern VA	69.90%	96.93%	68.78%	32.43%
Virginia	VA	230	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	231	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	232	Richmond	86.60%	93.79%	70.10%	65.22%
Virginia	VA	233	Southeast VA	87.00%	96.00%	64.24%	62.76%
Virginia	VA	234	Southeast VA	85.50%	96.55%	73.04%	83.39%
Virginia	VA	235	Norfolk-Portsmouth	87.90%	96.00%	64.24%	62.76%
Virginia	VA	236	Southeast VA	81.90%	96.43%	63.74%	51.98%
Virginia	VA	237	Norfolk-Portsmouth	84.50%	96.43%	63.74%	51.98%
Virginia	VA	238	Southeast VA	80.40%	96.00%	64.24%	62.76%
Virginia	VA	239	Southwest VA	78.00%	87.63%	75.61%	32.43%
Virginia	VA	240	Southwest VA	79.90%	89.53%	82.26%	27.53%
Virginia	VA	241	Southwest VA	83.40%	89.53%	82.26%	27.53%
Virginia	VA	242	Southwest VA	66.10%	89.53%	82.26%	27.53%
Virginia	VA	243	Southwest VA	77.50%	89.53%	82.26%	27.53%
Virginia	VA	244	Southwest VA	83.50%	96.67%	68.78%	32.43%
Virginia	VA	245	Southwest VA	80.70%	87.63%	75.61%	32.43%
Virginia	VA	246	Southwest VA	68.00%	89.53%	82.26%	27.53%
Virgin Islands	VI	8	All VI	59.10%	103.81%	86.66%	27.32%
Vermont	VT	50	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	51	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	52	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	53	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	54	All VT	91.10%	100.86%	77.13%	32.57%
Vermont	VT	56	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	57	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	58	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	59	All VT	89.80%	100.86%	77.13%	32.57%
Washington	WA	980	Seattle-Tacoma	95.40%	115.17%	74.61%	49.50%
Washington	WA	981	Seattle-Tacoma	97.40%	116.53%	75.18%	44.51%
Washington	WA	982	Seattle-Tacoma	92.10%	106.76%	78.44%	42.68%
Washington	WA	983	Seattle-Tacoma	96.40%	109.98%	75.55%	51.85%
Washington	WA	984	Seattle-Tacoma	96.00%	109.98%	75.55%	51.85%

Washington	WA	985	Olympia	96.90%	105.90%	75.26%	36.51%
Washington	WA	986	Central & Southern WA	103.20%	100.96%	76.98%	63.02%
Washington	WA	988	Central & Southern WA	103.70%	104.83%	76.61%	48.40%
Washington	WA	989	Central & Southern WA	102.10%	104.83%	76.61%	48.40%
Washington	WA	990	Spokane - Lewiston - Eastern WA	126.70%	100.83%	70.26%	63.05%
Washington	WA	991	Spokane - Lewiston - Eastern WA	123.20%	100.83%	70.26%	63.05%
Washington	WA	992	Spokane - Lewiston - Eastern WA	102.40%	99.49%	74.12%	56.22%
Washington	WA	993	Central & Southern WA	115.70%	106.53%	83.44%	59.02%
Washington	WA	994	Spokane - Lewiston - Eastern WA	90.20%	102.37%	83.44%	59.02%
Wisconsin	WI	530	Kenosha-Racine Sheboygan	84.70%	97.82%	69.70%	42.50%
Wisconsin	WI	531	Kenosha-Racine Sheboygan	77.30%	98.45%	74.82%	40.78%
Wisconsin	WI	532	Milwaukee	81.60%	96.98%	72.99%	48.01%
Wisconsin	WI	534	Kenosha-Racine Sheboygan	89.30%	97.73%	82.26%	24.02%
Wisconsin	WI	535	Madison	78.10%	92.70%	76.78%	25.09%
Wisconsin	WI	537	Madison	70.70%	107.23%	84.15%	48.99%
Wisconsin	WI	538	Madison	77.30%	92.70%	76.78%	25.09%
Wisconsin	WI	539	Portage - Appleton - Oshkosh	75.90%	97.82%	69.70%	42.50%
Wisconsin	WI	540	Northwest WI	87.80%	92.76%	71.20%	26.79%
Wisconsin	WI	541	North Central-Northwest WI	77.40%	92.59%	86.51%	14.96%
Wisconsin	WI	542	North Central-Northwest WI	79.30%	92.59%	86.51%	14.96%
Wisconsin	WI	543	North Central-Northwest WI	69.50%	104.72%	84.40%	31.73%
Wisconsin	WI	544	North Central-Northwest WI	76.90%	97.08%	81.42%	29.78%
Wisconsin	WI	545	North Central-Northwest WI	76.70%	92.83%	71.20%	26.79%

Wisconsin	WI	546	North Central-Northwest WI	81.50%	97.08%	81.42%	29.78%
Wisconsin	WI	547	Northwest WI	78.60%	97.08%	81.42%	29.78%
Wisconsin	WI	548	Northwest WI	88.60%	92.76%	71.20%	26.79%
Wisconsin	WI	549	Portage - Appleton - Oshkosh	92.20%	97.08%	81.42%	29.78%
West Virginia	WV	247	Huntington-Southwest	77.90%	80.69%	74.22%	49.46%
West Virginia	WV	248	Huntington-Southwest	53.00%	80.69%	74.22%	49.46%
West Virginia	WV	249	Eastern WV	70.20%	86.57%	74.22%	49.46%
West Virginia	WV	250	Wheeting - Northwest - Central WV	82.60%	80.69%	74.22%	49.46%
West Virginia	WV	251	Wheeting - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%
West Virginia	WV	252	Wheeting - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%
West Virginia	WV	253	Charlestown	65.80%	80.69%	74.22%	49.46%
West Virginia	WV	254	Eastern WV	83.60%	83.61%	77.81%	43.51%
West Virginia	WV	255	Huntington-Southwest	75.30%	80.69%	74.22%	49.46%
West Virginia	WV	256	Huntington-Southwest	78.30%	80.69%	74.22%	49.46%
West Virginia	WV	257	Huntington-Southwest	78.70%	80.69%	74.22%	49.46%
West Virginia	WV	258	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	259	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	260	Wheeting - Northwest - Central WV	74.40%	77.18%	69.46%	46.54%
West Virginia	WV	261	Wheeting - Northwest - Central WV	83.50%	81.54%	77.81%	43.51%
West Virginia	WV	262	Wheeting - Northwest - Central WV	83.80%	81.54%	77.81%	43.51%
West Virginia	WV	263	Wheeting - Northwest - Central WV	84.70%	81.54%	77.81%	43.51%
West Virginia	WV	264	Wheeting - Northwest - Central WV	86.00%	81.54%	77.81%	43.51%
West Virginia	WV	265	Wheeting - Northwest - Central WV	83.30%	77.18%	69.46%	46.54%

West Virginia	WV	266	Wheeting - Northwest - Central WV	86.60%	80.69%	74.22%	49.46%
West Virginia	WV	267	Eastern WV	74.10%	83.61%	77.81%	43.51%
West Virginia	WV	268	Eastern WV	74.70%	83.61%	77.81%	43.51%
Wyoming	WY	820	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	821	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	822	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	823	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	824	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	825	All WY	77.10%	88.96%	63.42%	7.28%
Wyoming	WY	826	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	827	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	828	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	829	All WY	76.10%	88.60%	83.97%	6.88%
Wyoming	WY	830	All WY	75.30%	88.60%	83.97%	6.88%
Wyoming	WY	831	All WY	76.10%	88.60%	83.97%	6.88%

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

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

4/1/2012 and later	5.0%	7.0%	2.0%

Table 6d(b): 'Relative Trend' Factors

Relative Trend for Class D - Ortho = 1.00

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

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

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

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

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

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

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

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

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

Table 6f: Adjustments For Alternate 'Rate Cap' Provisions

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

Table 8a: Adjustments For Alternate 'Claim Review' Provisions

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

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

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

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

Table 10a: 'Deductible' Adjustments

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

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

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

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

Table 10b: Adjustment Factor For 'Deductible Carryover'

Deductible Carryover	Adjustment Factor
None	**0.000**
4th quarter carryover	0.200

Table 12ai: Effective Coinsurance Levels for Copay Schedules

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

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Arkansas	AR	726	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	727	Northeast AR	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arkansas	AR	728	Ft. Smith	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	729	Ft. Smith	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Arizona	AZ	850	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	851	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	852	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	853	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	855	Tuscon-Globe	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	856	Tuscon-Globe	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	857	Tuscon-Globe	91.4 / 80.8 / 35.8	88.2 / 67.7 / 31.5	88.2 / 60.6 / 22.3	84.9 / 48.2 / 16.5	80.7 / 35.9 / 12.5	100 / 46.1 / 0
Arizona	AZ	859	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	860	Northern AZ	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Arizona	AZ	863	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	864	Northern AZ	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	865	Northern AZ	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
California	CA	900	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	901	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	902	Inglewood-Santa Mon.	92.6 / 80.8 / 41.4	89.9 / 65.9 / 36.3	89.9 / 57.9 / 29.7	87.1 / 44.7 / 24.2	80.7 / 33.5 / 17.7	100 / 41.8 / 0
California	CA	903	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	904	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	905	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	906	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	907	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	908	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	910	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	911	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	912	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	913	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	914	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	915	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	916	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	917	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	918	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	919	San Diego	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
California	CA	920	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	921	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	922	Palm Springs	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
California	CA	923	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	924	San Bernadino	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
California	CA	925	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	926	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	927	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	928	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	930	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	931	Ventura-Bakersfield	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	932	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	933	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	934	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	935	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	936	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	937	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	939	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	940	San Francisco	93.8 / 78.4 / 42.0	91.5 / 67.2 / 35.5	91.5 / 53.4 / 30.8	86.1 / 42.8 / 24.5	83.8 / 19.3 / 19.0	100 / 40.8 / 0
California	CA	941	San Francisco	93.9 / 79.0 / 42.4	91.6 / 68.2 / 35.9	91.6 / 55.2 / 31.2	86.3 / 44.9 / 24.9	84.1 / 22.9 / 19.6	100 / 43.0 / 0
California	CA	942	Northern CA	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	943	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	944	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	945	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	946	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	947	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	948	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	949	Northern S.F. Suburbs	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	950	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	951	San Jose	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	952	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	953	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	954	Northern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	955	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	956	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
California	CA	957	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	958	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	959	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	960	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	961	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Colorado	CO	800	Denver	92.3 / 81.5 / 42.8	89.4 / 69.5 / 38.9	89.4 / 62.7 / 30.7	86.5 / 50.2 / 25.6	82.7 / 38.6 / 22.0	100 / 48.1 / 0
Colorado	CO	801	Denver	92.1 / 82.2 / 41.0	89.3 / 70.7 / 37.1	89.3 / 64.2 / 28.7	86.4 / 51.8 / 23.4	82.6 / 40.4 / 19.7	100 / 49.7 / 0
Colorado	CO	802	Denver	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Colorado	CO	803	Denver	92.8 / 79.9 / 41.5	90.1 / 64.4 / 36.5	90.1 / 56.5 / 29.8	87.5 / 41.6 / 24.3	81.2 / 30.6 / 17.9	100 / 38.4 / 0
Colorado	CO	804	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	805	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	806	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	807	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	808	Colorado Springs/Misc.	92.9 / 81.5 / 39.6	90.2 / 67.3 / 34.4	90.2 / 60.2 / 27.5	87.5 / 46.3 / 21.8	81.6 / 36.1 / 15.3	100 / 43.2 / 0
Colorado	CO	809	Colorado Springs/Misc.	92.1 / 82.2 / 41.5	89.1 / 70.8 / 37.5	89.1 / 64.2 / 29.2	86.1 / 51.8 / 23.9	82.2 / 40.5 / 20.2	100 / 49.8 / 0
Colorado	CO	810	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	811	Colorado Springs/Misc.	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Colorado	CO	812	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	813	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	814	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	815	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	816	Colorado Springs/Misc.	93.9 / 83.2 / 43.4	91.5 / 74.7 / 37.1	91.5 / 62.0 / 32.5	86.3 / 52.7 / 26.6	83.9 / 32.9 / 21.3	100 / 50.8 / 0
Connecticut	CT	60	Central CT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Connecticut	CT	61	Hartford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	62	Central CT	94.2 / 82.8 / 44.0	91.9 / 74.2 / 37.7	91.9 / 61.5 / 33.1	87.0 / 51.7 / 26.8	84.7 / 31.8 / 21.6	100 / 49.8 / 0
Connecticut	CT	63	New London	93.5 / 81.3 / 42.4	91.0 / 66.8 / 37.3	91.0 / 59.2 / 30.8	88.6 / 46.4 / 25.4	83.0 / 35.8 / 19.0	100 / 43.6 / 0
Connecticut	CT	64	Central CT	93.2 / 83.2 / 48.8	90.6 / 71.2 / 44.3	90.6 / 63.8 / 38.5	87.9 / 50.5 / 33.7	82.1 / 41.0 / 28.1	100 / 47.7 / 0
Connecticut	CT	65	New Haven	93.7 / 79.3 / 41.7	91.4 / 68.7 / 35.2	91.4 / 54.5 / 30.5	86.0 / 44.1 / 24.1	83.6 / 20.4 / 18.6	100 / 42.1 / 0
Connecticut	CT	66	Bridgeport	93.5 / 77.1 / 37.3	91.0 / 65.1 / 30.3	91.0 / 51.0 / 25.2	85.4 / 40.0 / 18.4	83.0 / 15.7 / 12.5	100 / 38.0 / 0
Connecticut	CT	67	Waterbury	93.0 / 81.3 / 44.2	90.3 / 67.1 / 39.4	90.3 / 59.6 / 33.1	87.6 / 45.4 / 27.8	81.5 / 35.1 / 21.7	100 / 42.3 / 0
Connecticut	CT	68	Stamford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	69	Stamford	94.1 / 84.1 / 51.4	91.8 / 76.0 / 46.1	91.8 / 63.6 / 42.1	86.8 / 55.0 / 36.7	84.5 / 34.9 / 32.3	100 / 53.1 / 0
District Of Columbia	DC	200	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	201	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	202	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
District Of Columbia	DC	203	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	204	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	205	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	207	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	208	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	209	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	220	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	221	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	222	Washington DC-MD-VA	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
District Of Columbia	DC	223	Washington DC-MD-VA	92.2 / 83.2 / 42.7	89.2 / 71.8 / 37.6	89.2 / 64.3 / 31.1	86.2 / 50.0 / 25.7	79.4 / 40.7 / 19.3	100 / 46.7 / 0
Delaware	DE	197	All Delaware excluding Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	198	Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	199	All Delaware excluding Wilmington	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Florida	FL	320	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	321	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	322	Jacksonville	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	323	Tallahassee	91.5 / 83.1 / 50.8	88.2 / 71.8 / 46.2	88.2 / 66.3 / 41.3	84.9 / 54.3 / 36.9	81.6 / 44.2 / 31.7	100 / 52.8 / 0
Florida	FL	324	Tallahassee	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	325	Pensacola	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	326	Gainesville	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	327	Northeast FL	91.2 / 80.8 / 43.1	87.9 / 67.9 / 37.9	87.9 / 61.2 / 32.0	84.6 / 48.1 / 27.0	81.2 / 37.2 / 21.0	100 / 46.7 / 0
Florida	FL	328	Orlando	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	329	Northeast FL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	330	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	331	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	332	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	333	Ft. Lauderdale	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	334	West Palm Beach	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	335	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	336	Tampa	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	337	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	338	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	339	Ft. Meyers	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	341	Ft. Meyers	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Florida	FL	342	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	344	Gainesville	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	346	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	347	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	349	West Palm Beach	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Georgia	GA	300	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	301	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	302	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	303	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	304	Swainsboro	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Georgia	GA	305	Atlanta Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	306	Augusta-Macon	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Georgia	GA	308	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	309	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	310	Augusta-Macon	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Georgia	GA	311	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	312	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	313	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	314	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	315	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	316	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	317	Albany	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Georgia	GA	318	Albany	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	319	Columbus	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	398	Albany	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Guam	GM	969	All Guam	94.4 / 86.0 / 53.3	92.2 / 79.2 / 48.2	92.2 / 69.4 / 44.2	87.3 / 61.0 / 39.4	85.0 / 46.8 / 34.9	100 / 59.7 / 0
Hawaii	HI	967	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Hawaii	HI	968	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Iowa	IA	500	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	501	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	502	Central IA excluding Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0
Iowa	IA	503	Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Iowa	IA	504	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	505	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	506	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	507	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	508	Western IA excluding Sioux City	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Iowa	IA	509	Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	510	Western IA excluding Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	511	Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	512	Western IA excluding Sioux City	91.7 / 83.1 / 49.0	88.4 / 72.0 / 44.2	88.4 / 66.4 / 39.1	85.1 / 54.3 / 34.5	81.7 / 44.5 / 29.2	100 / 53.0 / 0
Iowa	IA	513	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	514	Western IA excluding Sioux City	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	515	Western IA excluding Sioux City	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Iowa	IA	516	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	520	Dubuque	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	521	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	522	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	523	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	524	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	525	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	526	Southeast IA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	527	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	528	Quad Cities, IL-IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	612	Quad Cities, IL-IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Idaho	ID	832	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	833	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	834	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	835	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	836	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	837	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	838	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Illinois	IL	600	Chicago	91.7 / 78.7 / 38.5	88.7 / 64.3 / 34.4	88.7 / 56.4 / 25.5	85.6 / 43.0 / 20.0	81.5 / 29.8 / 16.2	100 / 40.8 / 0
Illinois	IL	601	Chicago	91.9 / 78.7 / 39.5	88.9 / 64.2 / 35.4	88.9 / 56.2 / 26.7	85.9 / 42.8 / 21.3	81.8 / 29.6 / 17.5	100 / 40.6 / 0
Illinois	IL	602	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	603	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	604	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0
Illinois	IL	605	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0
Illinois	IL	606	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	607	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	608	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	609	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	610	Northwest IL	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Illinois	IL	611	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	613	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	614	Galesburg	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	615	Peoria-Bloomington	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	616	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	617	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	618	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	619	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	620	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	622	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	623	Springfield	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Illinois	IL	624	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	625	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	626	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	627	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	628	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	629	Southeast IL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Illinois	IL	630	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	631	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	633	St. Louis MO-IL	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	460	North Central IN	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	461	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	462	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	463	Gary	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	464	Gary	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	465	North Central IN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Indiana	IN	466	North Central IN	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	467	Ft, Wayne	92.6 / 83.6 / 42.4	89.7 / 73.3 / 38.3	89.7 / 67.0 / 30.4	86.8 / 55.5 / 25.0	83.1 / 44.9 / 21.2	100 / 53.7 / 0
Indiana	IN	468	Ft, Wayne	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	469	North Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	470	Southeast-Central IN	92.1 / 81.9 / 43.7	89.1 / 70.5 / 39.8	89.1 / 63.8 / 32.1	86.0 / 51.2 / 26.9	82.0 / 39.7 / 23.1	100 / 49.0 / 0
Indiana	IN	471	Southern IN	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Indiana	IN	472	Southeast-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	473	North Central IN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Indiana	IN	474	Southwest-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	475	Southern IN	91.9 / 81.7 / 40.5	88.8 / 70.3 / 36.4	88.8 / 63.6 / 28.0	85.7 / 50.5 / 22.6	81.5 / 38.9 / 18.9	100 / 48.4 / 0
Indiana	IN	478	Southwest-Central IN	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Indiana	IN	479	North Central IN	91.7 / 81.3 / 42.7	88.5 / 69.0 / 38.7	88.5 / 62.1 / 30.6	85.2 / 49.6 / 25.4	81.0 / 37.7 / 21.7	100 / 47.5 / 0
Kansas	KS	660	Topeka KC Area	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Kansas	KS	664	Central KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	665	Central KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	666	Topeka KC Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	667	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	668	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	669	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	670	Southern KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	671	Southern KS	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Kansas	KS	672	Southern KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	673	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	674	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	675	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	676	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Kansas	KS	677	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	678	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kansas	KS	679	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	400	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	401	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	402	Louisville	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	403	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	404	South Central KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	405	Lexington	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	406	Central KY	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Kentucky	KY	407	Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	408	Eastern KY	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kentucky	KY	409	South Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	410	Cincinnatti AreaOH-KY	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Kentucky	KY	411	Ashland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	412	Ashland	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	413	Eastern KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	414	Eastern KY	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kentucky	KY	415	Eastern KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	416	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	417	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	418	Eastern KY	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Kentucky	KY	420	Paducah	92.2 / 83.8 / 44.4	89.3 / 73.5 / 40.4	89.3 / 67.7 / 32.5	86.3 / 56.2 / 27.3	82.4 / 45.7 / 23.9	100 / 54.2 / 0
Kentucky	KY	421	Western KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	422	Western KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	423	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	424	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	425	South Central KY	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	426	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	427	Central KY	89.9 / 76.6 / 36.1	85.9 / 60.6 / 30.3	85.9 / 52.5 / 23.7	82.0 / 36.7 / 18.0	78.1 / 23.4 / 11.2	100 / 35.0 / 0
Kentucky	KY	450	Cincinnatti AreaOH-KY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Kentucky	KY	476	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	477	Western KY	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Louisiana	LA	700	New Orleans	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	701	New Orleans	90.3 / 81.4 / 40.8	86.6 / 69.1 / 35.3	86.6 / 62.9 / 29.3	82.9 / 49.2 / 24.2	79.2 / 38.5 / 17.9	100 / 47.8 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Louisiana	LA	703	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	704	Baton Rouge	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	705	Southwest LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	706	Southwest LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	707	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	708	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	710	Northern LA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Louisiana	LA	711	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	712	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	713	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	714	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Massachusetts	MA	10	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	11	Springfield	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	12	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	13	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	14	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	15	Worster - Fitchburg	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	16	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	17	Northwest Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	18	Northwest Boston	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	19	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	20	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	21	Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	22	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	23	Southeast Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	24	Southeast Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	25	Southeast MA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	26	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	27	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Maryland	MD	206	Northwest-Southeast	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Maryland	MD	210	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	211	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	212	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	214	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	215	Cumberland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Maryland	MD	216	Northwest-Southeast	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Maryland	MD	217	Northwest-Southeast	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	218	Northwest-Southeast	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Maryland	MD	219	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maine	ME	39	Portland-Southwest	93.9 / 82.6 / 44.5	91.5 / 74.0 / 38.4	91.5 / 60.6 / 33.8	86.5 / 50.2 / 27.7	84.1 / 29.9 / 22.6	100 / 48.3 / 0
Maine	ME	40	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	41	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	42	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	43	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	44	Northern ME	93.0 / 82.4 / 47.1	90.3 / 68.9 / 42.4	90.3 / 61.5 / 36.5	87.7 / 49.0 / 31.5	81.6 / 38.8 / 25.6	100 / 46.2 / 0
Maine	ME	45	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	46	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	47	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	48	Portland-Southwest	93.8 / 80.0 / 44.2	91.5 / 69.9 / 38.0	91.5 / 56.9 / 33.4	86.2 / 46.3 / 27.3	83.9 / 25.2 / 22.0	100 / 44.5 / 0
Maine	ME	49	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Michigan	MI	480	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	481	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	482	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	483	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	484	Flint	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	485	Flint	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	486	Saginaw-Midland	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	487	Northeast MI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	488	Lansing	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	489	Lansing	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	490	Southwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	491	Southwest MI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	492	Southwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	493	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	494	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	495	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	496	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	497	Northeast MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	498	Iron Mountain, MI - WI	93.3 / 83.3 / 41.3	90.5 / 72.1 / 36.1	90.5 / 64.3 / 29.6	87.8 / 50.3 / 24.0	82.1 / 40.7 / 17.6	100 / 47.8 / 0
Michigan	MI	499	Iron Mountain, MI - WI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Minnesota	MN	550	Central MN including St. Paul	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Minnesota	MN	551	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	553	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	554	Minneapolis	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	555	Central MN including St. Paul	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	556	Duluth	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	557	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	558	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	559	Rochester	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	560	Western MN	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	561	Western MN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Minnesota	MN	562	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	563	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	564	Central MN including St. Paul	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	565	Western MN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	566	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	567	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	634	Northern MO	91.7 / 81.5 / 45.3	88.1 / 70.2 / 41.5	88.1 / 63.6 / 33.5	84.6 / 50.1 / 28.6	80.3 / 38.6 / 25.2	100 / 47.8 / 0
Missouri	MO	635	Northern MO	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Missouri	MO	636	Southeast MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	637	Southeast MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	638	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	639	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	640	Kansas City MO-KS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Missouri	MO	641	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	644	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	645	St. Joseph	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	646	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	647	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	648	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	650	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	651	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	652	Columbia	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	653	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	654	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Missouri	MO	655	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	656	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	657	Southwest MO	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Missouri	MO	658	Southwest MO	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Missouri	MO	661	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	662	Kansas City MO-KS	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Mississippi	MS	386	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	387	North Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	388	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	389	North Central MS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Mississippi	MS	390	South Central MS	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Mississippi	MS	391	South Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	392	Jackson	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Mississippi	MS	393	South Central MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	394	Southern MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	395	Southern MS	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Mississippi	MS	396	Southern MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Mississippi	MS	397	North Central MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Montana	MT	590	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	591	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	592	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	593	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	594	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	595	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	596	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	597	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	598	Northwest MT	91.4 / 80.7 / 42.9	88.5 / 67.2 / 37.9	88.5 / 59.5 / 31.4	85.6 / 42.8 / 25.9	79.0 / 32.8 / 19.7	100 / 38.8 / 0
Montana	MT	599	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
North Carolina	NC	270	Greenboro-Winston Salem-High Point	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
North Carolina	NC	271	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	272	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	273	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	274	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
North Carolina	NC	275	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	276	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	277	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	278	Northeast NC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Carolina	NC	279	Northeast NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	92.9 / 80.8 / 41.9	90.3 / 65.9 / 36.8	90.3 / 57.8 / 30.3	87.7 / 44.7 / 24.8	81.5 / 33.5 / 18.3	100 / 41.9 / 0
North Carolina	NC	282	Charlotte	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	283	Fayetteville	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	284	Wilmington	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	285	Raleigh-Durham-East, Central NC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
North Carolina	NC	287	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	288	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	289	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Dakota	ND	580	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	581	All ND	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Dakota	ND	582	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	583	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	584	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	585	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	586	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	587	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	588	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Nebraska	NE	680	Southeast NE	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Nebraska	NE	681	Omaha	89.9 / 78.7 / 36.7	86.1 / 64.6 / 30.8	86.1 / 57.5 / 24.4	82.3 / 42.3 / 18.8	78.5 / 30.0 / 12.1	100 / 40.6 / 0
Nebraska	NE	683	Southeast NE	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Nebraska	NE	684	Southeast NE	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Nebraska	NE	685	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	686	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	687	Lincoln-North Central	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	688	West Central NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Nebraska	NE	689	Southeast NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Nebraska	NE	690	Southeast NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	691	West Central NE	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	692	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	693	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
New Hampshire	NH	30	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	31	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	32	Central NH	94.6 / 85.4 / 54.7	92.5 / 78.1 / 49.8	92.5 / 67.0 / 46.0	88.0 / 59.1 / 41.1	85.8 / 41.6 / 36.9	100 / 57.3 / 0
New Hampshire	NH	33	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	34	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	35	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	36	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	37	Western NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	38	Eastern NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Jersey	NJ	70	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	71	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	72	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	73	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	74	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	75	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	76	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	77	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	78	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	79	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	80	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	81	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	82	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	83	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	84	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	85	Trenton-Central NJ	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New Jersey	NJ	86	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	87	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	88	New Brunswick-Perth Amboy	93.5 / 78.3 / 36.4	91.1 / 66.8 / 29.2	91.1 / 52.9 / 24.1	85.5 / 41.9 / 17.2	83.1 / 18.5 / 11.3	100 / 40.0 / 0
New Jersey	NJ	89	New Brunswick-Perth Amboy	93.2 / 81.9 / 44.3	90.6 / 68.2 / 39.5	90.6 / 60.6 / 33.2	88.1 / 47.8 / 27.9	82.2 / 37.3 / 21.8	100 / 45.0 / 0
New Mexico	NM	870	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New Mexico	NM	871	All NM	92.9 / 81.1 / 40.8	90.3 / 68.2 / 36.8	90.3 / 60.5 / 28.2	87.7 / 49.4 / 23.0	84.1 / 37.9 / 19.3	100 / 47.7 / 0
New Mexico	NM	872	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	873	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	874	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	875	All NM	92.9 / 81.2 / 41.3	90.3 / 68.3 / 37.3	90.3 / 60.7 / 28.7	87.7 / 49.6 / 23.5	84.1 / 38.2 / 19.9	100 / 48.0 / 0
New Mexico	NM	877	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	878	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	879	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	880	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	881	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	882	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	883	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	884	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Nevada	NV	889	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	890	Southern NV	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	891	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	893	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Nevada	NV	894	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	895	Reno	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	897	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	898	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
New York	NY	100	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	101	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	102	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	103	Staten Island	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New York	NY	104	Bronx	91.6 / 80.2 / 47.1	88.4 / 66.3 / 42.2	88.4 / 59.2 / 36.7	85.2 / 46.7 / 32.1	82.0 / 35.4 / 26.5	100 / 45.3 / 0
New York	NY	105	Putnam-Westchester	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	106	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	107	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	108	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	109	Suffern Area-Middletown	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0
New York	NY	110	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	111	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	112	Brooklyn	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New York	NY	113	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	114	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	115	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	116	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	117	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	118	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	119	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	120	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	121	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	122	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	123	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	124	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	125	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	126	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	127	Poughkeepsie-Kingston	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	128	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	129	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	130	Syracuse	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	131	Syracuse	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	132	Syracuse	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	133	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	134	Utica-Rome	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	135	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	136	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	137	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	138	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	139	Southwest NY - Binghamton - Elmira	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New York	NY	140	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	141	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	142	Buffalo	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	143	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	144	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New York	NY	145	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	146	Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	147	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	148	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	149	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Ohio	OH	430	Marion-Columbus Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Ohio	OH	431	Marion-Columbus Area	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	432	Columbus	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	433	Marion-Columbus Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	434	Southwest OH	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	435	Southwest OH	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	436	Toledo	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	437	Southeast OH	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	438	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	439	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	440	Cleveland	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	441	Cleveland	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	442	Akron-Canton	91.0 / 79.1 / 44.7	87.6 / 64.6 / 39.6	87.6 / 57.3 / 33.9	84.2 / 43.9 / 29.0	80.7 / 31.8 / 23.2	100 / 42.3 / 0
Ohio	OH	443	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	444	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	445	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	446	Akron-Canton	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	447	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	448	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	449	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	451	Southwest OH	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Ohio	OH	452	Cincinnatti	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	453	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	454	Dayton	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	455	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	456	Southwest OH	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Ohio	OH	457	Southeast OH	92.5 / 83.5 / 39.7	89.4 / 72.8 / 34.4	89.4 / 65.5 / 27.5	86.4 / 50.7 / 21.8	80.1 / 41.8 / 15.2	100 / 47.6 / 0
Ohio	OH	458	Southwest OH	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Oklahoma	OK	730	Central OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	731	Oklahoma City	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	734	Central OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	735	Western OK	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Oklahoma	OK	736	Western OK	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Oklahoma	OK	737	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	738	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	739	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	740	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	741	Tulsa	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	743	Eastern OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	744	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oklahoma	OK	745	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	746	Eastern OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	747	Eastern OK	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Oklahoma	OK	748	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	749	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oregon	OR	970	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	971	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	972	Portland	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	973	Salem	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	974	Eugene	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	975	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	976	Miscellaneous OR	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Oregon	OR	977	Miscellaneous OR	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Oregon	OR	978	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	979	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Pennsylvania	PA	150	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	151	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	152	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	153	Washington	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	154	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	155	Southwest PA	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	156	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	157	West Central PA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0

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

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Pennsylvania	PA	193	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	194	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	195	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	196	Reading-East Central PA	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Puerto Rico	PR	6	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	7	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	9	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Rhode Island	RI	28	All other	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Rhode Island	RI	29	Providence	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
South Carolina	SC	290	Miscellaneous SC	92.6 / 84.3 / 40.0	89.8 / 74.5 / 34.7	89.8 / 66.9 / 28.1	87.0 / 53.1 / 22.4	80.8 / 43.9 / 15.7	100 / 50.0 / 0
South Carolina	SC	291	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Carolina	SC	292	Columbia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	293	Greenville-Spartansburg	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	294	Charleston	92.2 / 80.0 / 42.5	89.4 / 64.6 / 37.4	89.4 / 56.8 / 30.9	86.6 / 42.0 / 25.4	80.0 / 31.1 / 19.1	100 / 38.8 / 0
South Carolina	SC	295	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	296	Greenville-Spartansburg	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	297	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	298	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	299	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	570	SD except Sioux Falls	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	571	Sioux Falls	92.9 / 83.3 / 42.7	89.9 / 72.2 / 37.7	89.9 / 64.3 / 31.3	87.0 / 50.8 / 25.9	81.0 / 41.0 / 19.8	100 / 47.9 / 0
South Dakota	SD	572	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	573	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	574	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	575	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	576	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	577	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Tennessee	TN	307	Chattanooga TN-GA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	370	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	371	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	372	Nashville-Columbia	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	373	Knoxville Area	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	374	Chattanooga TN-GA	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Tennessee	TN	376	Johnson City	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	377	Knoxville Area	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Tennessee	TN	378	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	379	Knoxville	91.0 / 80.4 / 44.7	87.6 / 67.1 / 39.5	87.6 / 60.6 / 33.8	84.1 / 48.1 / 29.0	80.7 / 36.8 / 23.1	100 / 46.5 / 0
Tennessee	TN	380	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	381	Memphis	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	382	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	383	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	384	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	385	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	750	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	751	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	752	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	753	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	754	Northeast TX	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Texas	TX	755	Texarkana TX-AR	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	756	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	757	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	758	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	759	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	760	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	761	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	762	Wichita Falls-Denton	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	763	Wichita Falls-Denton	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	764	Central TX excluding Austin - San Antonio	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Texas	TX	765	Central TX excluding Austin - San Antonio	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	766	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	767	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	768	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	769	Central TX excluding Austin - San Antonio	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Texas	TX	770	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	771	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	772	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Texas	TX	773	Northeast TX	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	775	Texas City - Houston - Galveston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	776	Orange - Beaumount - Pt. Arthur	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Texas	TX	777	Orange - Beaumount - Pt. Arthur	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	778	Northeast TX	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	780	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	781	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	782	San Antonio	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	784	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	786	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	787	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	788	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	789	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	790	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	791	Amarillo	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	792	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	793	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	794	Lubbock	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	795	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	796	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	797	Central TX excluding Austin - San Antonio	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	798	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Texas	TX	799	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	885	El Paso Area TX - NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Utah	UT	840	Northern Utah excluding Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	841	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	842	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	843	Northern Utah excluding Salt Lake City	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Utah	UT	844	Ogden	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Utah	UT	845	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	846	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	847	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Virginia	VA	224	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	225	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	226	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	227	Northern VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	228	Northern VA	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Virginia	VA	229	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	230	Southeast VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	231	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	232	Richmond	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	233	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	234	Southeast VA	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	235	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	236	Southeast VA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	237	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	238	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	239	Southwest VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	240	Southwest VA	91.2 / 76.6 / 42.4	87.9 / 59.9 / 37.1	87.9 / 51.3 / 31.1	84.6 / 37.6 / 26.1	81.3 / 24.5 / 20.0	100 / 36.1 / 0
Virginia	VA	241	Southwest VA	91.7 / 78.0 / 46.2	88.5 / 62.1 / 41.3	88.5 / 53.9 / 35.7	85.3 / 41.3 / 31.0	82.0 / 28.9 / 25.3	100 / 39.9 / 0
Virginia	VA	242	Southwest VA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Virginia	VA	243	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virginia	VA	244	Southwest VA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Virginia	VA	245	Southwest VA	92.4 / 83.5 / 48.8	88.8 / 73.3 / 45.0	88.8 / 66.8 / 38.0	85.3 / 55.5 / 33.2	80.9 / 45.2 / 30.0	100 / 53.8 / 0
Virginia	VA	246	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virgin Islands	VI	8	All V.I.	93.4 / 79.8 / 31.2	91.0 / 65.2 / 25.2	91.0 / 57.0 / 17.2	88.6 / 41.4 / 10.8	82.9 / 30.8 / 3.3	100 / 37.6 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Vermont	VT	50	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	51	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	52	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	53	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	54	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	56	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	57	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	58	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	59	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Washington	WA	980	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	981	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	982	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	983	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	984	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	985	Olympia	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Washington	WA	986	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	988	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	989	Central & Southern WA	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	990	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	991	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	992	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	993	Central & Southern WA	93.8 / 83.9 / 39.9	91.5 / 76.0 / 33.2	91.5 / 63.8 / 28.3	86.3 / 54.9 / 21.7	83.9 / 35.6 / 16.1	100 / 53.2 / 0
Washington	WA	994	Spokane - Lewiston - Eastern WA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Wisconsin	WI	530	Kenosha-Racine Sheboygan	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Wisconsin	WI	531	Kenosha-Racine Sheboygan	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	532	Milwaukee	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	534	Kenosha-Racine Sheboygan	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	535	Madison	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	537	Madison	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Wisconsin	WI	538	Madison	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	539	Portage - Appleton - Oshkosh	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	540	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	541	North Central-Northwest	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Wisconsin	WI	542	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	543	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	544	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	545	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	546	North Central-Northwest	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	547	Northwest WI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	548	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	549	Portage - Appleton - Oshkosh	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
West Virginia	WV	247	Huntington-Southwest	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
West Virginia	WV	248	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	249	Eastern WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	250	Wheeting - Northwest - Central WV	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
West Virginia	WV	251	Wheeting - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	252	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	253	Charlestown	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
West Virginia	WV	254	Eastern WV	93.4 / 83.2 / 45.3	90.8 / 71.8 / 40.5	90.8 / 64.2 / 34.4	88.3 / 50.1 / 29.2	82.9 / 40.5 / 23.4	100 / 47.1 / 0
West Virginia	WV	255	Huntington-Southwest	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	256	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	257	Huntington-Southwest	91.3 / 81.2 / 42.8	87.8 / 68.8 / 37.5	87.8 / 62.5 / 31.6	84.3 / 48.9 / 26.6	80.8 / 37.8 / 20.5	100 / 47.3 / 0
West Virginia	WV	258	Huntington-Southwest	92.0 / 82.8 / 40.2	88.9 / 71.9 / 36.1	88.9 / 65.4 / 27.4	85.7 / 53.4 / 21.9	81.7 / 42.5 / 18.3	100 / 51.5 / 0
West Virginia	WV	259	Huntington-Southwest	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	260	Wheeting - Northwest - Central WV	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
West Virginia	WV	261	Wheeting - Northwest - Central WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	262	Wheeting - Northwest - Central WV	91.4 / 83.9 / 46.8	88.0 / 73.5 / 41.8	88.0 / 68.0 / 36.4	84.6 / 56.0 / 31.8	81.2 / 46.7 / 26.2	100 / 54.7 / 0
West Virginia	WV	263	Wheeting - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	264	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	265	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	266	Wheeting - Northwest - Central WV	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
West Virginia	WV	267	Eastern WV	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
West Virginia	WV	268	Eastern WV	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Wyoming	WY	820	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	821	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	822	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	823	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	824	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	825	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	826	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	827	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	828	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	829	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	830	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	831	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0

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

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

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

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

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

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

Table 12b i(Children): 'Children Annual Maximum (Non-Orthodontia)' Adjustment Factors

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
100%	100%	100%	0.921	0.658	0.731	0.970	0.900	0.861	0.990	0.966	0.906	1.000	0.996	0.977	1.000	1.000	0.970	1.000	1.000	0.972
100%	100%	90%	0.933	0.667	0.740	0.978	0.907	0.868	0.992	0.968	0.908	1.000	0.994	0.975	1.000	1.000	0.966	1.000	1.000	0.968
100%	100%	80%	0.941	0.672	0.747	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.965
100%	100%	70%	0.944	0.675	0.749	0.987	0.915	0.876	0.997	0.972	0.912	1.000	0.993	0.974	1.000	1.000	0.961	1.000	1.000	0.962
100%	100%	60%	0.949	0.678	0.753	0.989	0.917	0.877	0.997	0.973	0.912	1.000	0.992	0.973	1.000	0.999	0.959	1.000	0.999	0.959
100%	100%	50%	0.951	0.679	0.755	0.991	0.919	0.879	0.998	0.973	0.913	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.998	0.958
100%	100%	40%	0.953	0.681	0.756	0.992	0.920	0.880	0.997	0.973	0.912	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
100%	100%	30%	0.954	0.682	0.757	0.993	0.921	0.881	0.998	0.973	0.913	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
100%	100%	20%	0.955	0.683	0.758	0.993	0.921	0.881	0.997	0.973	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.998	0.993	0.954
100%	100%	10%	0.956	0.683	0.759	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	100%	0%	0.958	0.684	0.760	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	90%	90%	0.937	0.670	0.744	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.995	0.976	1.000	1.000	0.966	1.000	1.000	0.968
100%	90%	80%	0.945	0.675	0.750	0.987	0.915	0.876	0.997	0.973	0.912	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
100%	90%	70%	0.951	0.679	0.755	0.989	0.917	0.877	0.997	0.973	0.912	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.961
100%	90%	60%	0.955	0.683	0.758	0.991	0.919	0.879	0.998	0.973	0.913	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.998	0.958
100%	90%	50%	0.958	0.684	0.760	0.992	0.920	0.880	0.998	0.973	0.913	1.000	0.990	0.971	1.000	0.996	0.956	1.000	0.996	0.956
100%	90%	40%	0.960	0.686	0.762	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
100%	90%	30%	0.961	0.687	0.763	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.998	0.993	0.954	0.998	0.993	0.954
100%	90%	20%	0.964	0.689	0.765	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	90%	10%	0.968	0.691	0.768	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	90%	0%	0.970	0.693	0.770	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	80%	80%	0.951	0.679	0.755	0.986	0.914	0.875	0.996	0.972	0.912	1.000	0.993	0.974	1.000	1.000	0.962	1.000	1.000	0.963
100%	80%	70%	0.958	0.684	0.760	0.988	0.916	0.877	0.996	0.972	0.912	1.000	0.991	0.972	1.000	1.000	0.960	1.000	1.000	0.960
100%	80%	60%	0.962	0.687	0.763	0.990	0.918	0.878	0.997	0.972	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
100%	80%	50%	0.965	0.690	0.766	0.991	0.919	0.879	**0.997**	**0.972**	**0.912**	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
100%	80%	40%	0.969	0.692	0.769	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.998	0.993	0.954
100%	80%	30%	0.973	0.695	0.772	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
100%	80%	20%	0.975	0.697	0.774	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	80%	10%	0.979	0.699	0.777	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	80%	0%	0.981	0.701	0.779	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	70%	70%	0.965	0.690	0.766	0.987	0.915	0.876	0.995	0.971	0.911	1.000	0.990	0.971	1.000	0.998	0.958	1.000	0.998	0.958
100%	70%	60%	0.970	0.693	0.770	0.989	0.917	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
100%	70%	50%	0.975	0.697	0.774	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
100%	70%	40%	0.980	0.700	0.778	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
100%	70%	30%	0.984	0.703	0.781	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	70%	20%	0.989	0.707	0.785	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	70%	10%	0.992	0.709	0.787	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	70%	0%	0.996	0.711	0.790	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	60%	60%	0.980	0.700	0.778	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
100%	60%	50%	0.988	0.706	0.784	0.993	0.921	0.881	0.997	0.973	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
100%	60%	40%	0.995	0.711	0.789	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	60%	30%	0.999	0.714	0.793	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	60%	20%	1.000	0.718	0.797	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
100%	60%	10%	1.000	0.720	0.800	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	50%	1.000	0.716	0.795	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
100%	50%	40%	1.000	0.720	0.800	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	50%	30%	1.000	0.725	0.805	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	50%	20%	1.000	0.730	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	10%	1.000	0.734	0.815	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	0%	1.000	0.737	0.819	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
100%	40%	40%	1.000	0.734	0.815	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Clas s C
100%	40%	30%	1.000	0.739	0.821	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
100%	40%	20%	1.000	0.743	0.826	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	40%	10%	1.000	0.747	0.830	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
100%	40%	0%	1.000	0.752	0.836	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
90%	90%	90%	0.932	0.666	0.739	0.982	0.910	0.871	0.995	0.971	0.911	1.000	0.995	0.976	1.000	1.000	0.966	1.000	1.000	0.968
90%	90%	80%	0.941	0.672	0.747	0.986	0.914	0.875	0.997	0.972	0.912	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
90%	90%	70%	0.946	0.676	0.751	0.988	0.916	0.877	0.997	0.972	0.912	1.000	0.992	0.973	1.000	1.000	0.961	1.000	1.000	0.961
90%	90%	60%	0.951	0.679	0.755	0.990	0.918	0.878	0.997	0.973	0.912	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.998	0.958
90%	90%	50%	0.954	0.682	0.757	0.991	0.919	0.879	0.997	0.973	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.996	0.956
90%	90%	40%	0.956	0.683	0.759	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
90%	90%	30%	0.959	0.685	0.761	0.992	0.920	0.880	0.996	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	90%	20%	0.962	0.687	0.763	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	90%	10%	0.964	0.689	0.765	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
90%	90%	0%	0.967	0.691	0.767	0.996	0.924	0.884	0.998	0.973	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	80%	80%	0.946	0.676	0.751	0.985	0.913	0.874	0.995	0.971	0.911	1.000	0.993	0.974	1.000	1.000	0.962	1.000	1.000	0.963
90%	80%	70%	0.953	0.681	0.756	0.987	0.915	0.876	0.996	0.972	0.912	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.960
90%	80%	60%	0.959	0.685	0.761	0.989	0.917	0.877	0.996	0.972	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
90%	80%	50%	0.962	0.687	0.763	0.990	0.918	0.878	0.996	0.972	0.912	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
90%	80%	40%	0.965	0.690	0.766	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	80%	30%	0.970	0.693	0.770	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	80%	20%	0.974	0.696	0.773	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	80%	10%	0.977	0.698	0.775	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	80%	0%	0.979	0.699	0.777	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	70%	70%	0.961	0.687	0.763	0.986	0.914	0.875	0.995	0.971	0.911	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.999	0.959
90%	70%	60%	0.967	0.691	0.767	0.988	0.916	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
90%	70%	50%	0.973	0.695	0.772	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	70%	40%	0.978	0.699	0.776	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	70%	30%	0.983	0.703	0.780	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	70%	20%	0.987	0.705	0.783	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	70%	10%	0.991	0.708	0.787	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	70%	0%	0.996	0.711	0.790	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	60%	60%	0.978	0.699	0.776	0.989	0.917	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
90%	60%	50%	0.986	0.704	0.782	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	60%	40%	0.992	0.709	0.787	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	60%	30%	0.998	0.713	0.792	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
90%	60%	10%	1.000	0.720	0.800	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	50%	1.000	0.715	0.795	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
90%	50%	40%	1.000	0.720	0.800	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	50%	30%	1.000	0.726	0.806	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	50%	20%	1.000	0.731	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	10%	1.000	0.735	0.816	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	0%	1.000	0.738	0.819	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
90%	40%	40%	1.000	0.735	0.816	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
90%	40%	30%	1.000	0.741	0.823	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	40%	20%	1.000	0.745	0.827	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	40%	10%	1.000	0.750	0.833	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
90%	40%	0%	1.000	0.755	0.839	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
80%	80%	80%	0.942	0.673	0.747	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
80%	80%	70%	0.949	0.678	0.753	0.986	0.914	0.875	0.995	0.971	0.911	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.960
80%	80%	60%	0.954	0.682	0.757	0.988	0.916	0.877	0.995	0.971	0.911	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
80%	80%	50%	0.958	0.684	0.760	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
80%	80%	40%	0.963	0.688	0.764	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	80%	30%	0.968	0.691	0.768	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
80%	80%	20%	0.972	0.695	0.771	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
80%	80%	10%	0.975	0.697	0.774	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	80%	0%	0.978	0.699	0.776	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	70%	70%	0.956	0.683	0.759	0.985	0.913	0.874	0.994	0.970	0.910	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.999	0.959
80%	70%	60%	0.962	0.687	0.763	0.986	0.914	0.875	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
80%	70%	50%	0.970	0.693	0.770	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	70%	40%	0.975	0.697	0.774	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
80%	70%	30%	0.981	0.701	0.779	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
80%	70%	20%	0.986	0.704	0.782	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	70%	10%	0.990	0.707	0.786	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
80%	70%	0%	0.995	0.711	0.789	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	60%	60%	0.975	0.697	0.774	0.988	0.916	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.996	0.956
80%	60%	50%	0.983	0.703	0.780	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	60%	40%	0.991	0.708	0.787	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
80%	60%	30%	0.997	0.712	0.791	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	60%	10%	1.000	0.720	0.800	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
80%	50%	50%	1.000	0.715	0.794	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
80%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
80%	50%	30%	1.000	0.726	0.806	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	50%	20%	1.000	0.731	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
80%	50%	10%	1.000	0.735	0.817	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	50%	0%	1.000	0.739	0.821	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
80%	40%	40%	1.000	0.735	0.817	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
80%	40%	30%	1.000	0.741	0.823	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	40%	20%	1.000	0.747	0.830	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	40%	10%	1.000	0.753	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
80%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
70%	70%	70%	0.951	0.679	0.755	0.983	0.911	0.872	0.993	0.969	0.909	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.999	0.959
70%	70%	60%	0.958	0.684	0.760	0.985	0.913	0.874	0.993	0.969	0.909	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
70%	70%	50%	0.967	0.691	0.767	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
70%	70%	40%	0.973	0.695	0.772	0.992	0.920	0.880	0.996	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
70%	70%	30%	0.979	0.699	0.777	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	70%	20%	0.983	0.703	0.780	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	70%	10%	0.989	0.707	0.785	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
70%	70%	0%	0.993	0.710	0.788	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	60%	60%	0.972	0.695	0.771	0.987	0.915	0.876	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
70%	60%	50%	0.981	0.701	0.779	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
70%	60%	40%	0.989	0.707	0.785	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
70%	60%	30%	0.996	0.711	0.790	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	60%	10%	1.000	0.720	0.800	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	60%	0%	1.000	0.724	0.804	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
70%	50%	50%	0.999	0.714	0.793	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.999	0.994	0.954
70%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	50%	30%	1.000	0.726	0.806	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	50%	20%	1.000	0.732	0.813	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
70%	50%	10%	1.000	0.737	0.819	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	50%	0%	1.000	0.741	0.823	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
70%	40%	40%	1.000	0.736	0.818	1.000	0.928	0.887	1.000	0.976	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	40%	30%	1.000	0.742	0.824	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	40%	20%	1.000	0.747	0.830	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	40%	10%	1.000	0.752	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
70%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
60%	60%	60%	0.969	0.692	0.769	0.986	0.914	0.875	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
60%	60%	50%	0.979	0.699	0.777	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	0.999	0.994	0.954

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

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

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

Table 12c: 'Lifetime Maximum (Orthodontia)' Adjustment Factors

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

Table 12f: Adjustment Factors For 'Late Entrant' Provision

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

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

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

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

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

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

Table 16a: 'Fee Discount (Orthodontia)' Adjustment Factors

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

Table 16b: 'PDP Utilization Adjustment' Factors

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

Table 16d: 'PDP Maximum Adjustment' Factors

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

Table 19a ii: 'PDP Plan Design Adjustment' Factors

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

Table 22: Dependent Factors

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

Table 25: Default Tier Distribution

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

Table 28: Retention

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

Table 29: Premium Tax (Percent of Premium)

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

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

State: *Colorado* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *H10G Group Health - Dental/H10G.000 Health - Dental*
Product Name: *CO Standalone Dental Rate Filing*
Project Name/Number: *CO Standalone Dental Rate Filing/B13-7A SB*

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/17/2013		Rate	CO Dental Rate Filing	07/30/2013	CO Dental Rate Filing 2013.pdf (Superceded) CO Dental Rate Filing 2013 - revised page only.pdf (Superceded)
07/17/2013		Supporting Document	Actuarial Memorandum	07/30/2013	CO ACTUARIAL MEMORANDUM #2 JULY 2013.pdf (Superceded)
07/01/2013		Supporting Document	Actuarial Memorandum	07/17/2013	CO ACTUARIAL MEMORANDUM JULY 2013.pdf (Superceded)
06/19/2013		Supporting Document	Actuarial Memorandum	07/01/2013	CO ACTUARIAL MEMORANDUM JUNE 2013.pdf (Superceded)
06/12/2013		Supporting Document	Actuarial Memorandum	06/19/2013	Actuarial_memorandum_Official_Form.pdf (Superceded)
06/04/2013		Rate	CO Dental Rate Filing	07/17/2013	CO Dental Rate Filing 2013.pdf
06/03/2013		Supporting Document	Actuarial Memorandum	06/12/2013	Actuarial Memo 2013 SHOP CO.pdf (Superceded)
06/02/2013		Supporting Document	HR-1 Form (H)	06/12/2013	CO Health Rate Filing Form.pdf (Superceded)

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

TABLE OF CONTENTS

Section	Topic	Page(s)
A.	Introduction	13.202 – 13.203
B.	Development of Indemnity Claim Costs	13.204 – 13.224
C.	Development of PDP Claim Costs	13.225 – 13.227
D.	Converting Claim Costs Into Premium Rates	13.228 – 13.229
E.	Pricing Factor Tables	13.230 – 13.363

A. Introduction

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

Overview

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

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

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

Rating Algorithm

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

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

B. Development of Indemnity Claim Costs

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

Step 1: Average Charges

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

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

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

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

Step 2a: Allocation of Services

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

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

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

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

Allocation of Services	Class A	Class B	Class C

Comprehensive	Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs	
Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

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

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

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

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

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

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

Step 2d: Existing Dentures

The *Average Charges* assume the following:

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

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

Step 2e: Fluoride Treatment

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

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

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

Step 2f: Full Mouth X-Rays

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

- Class A
- One time per 60 months

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

Step 2g: Implant Services

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

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

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

Step 2g i: Implant Services - Repairs

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

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

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

Step 2h: Missing Teeth

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

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

Step 2i i: Examinations

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

- Class A
- One treatment per six months

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

Step 2i ii: Examinations – Problem Focused

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

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

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

Step 2j: Prophylaxes

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

- Class A
- One treatment per six months

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

Step 2k: Sealants

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

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

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

Step 2l: TMJ

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

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

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

Step 2m: Periodontal Maintenance

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

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

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

Step 2n: Fixed Bridges

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

- Class C
- Once every 10 years

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

Step 2o i: Amalgam Fillings

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

- Class B
- One in 24 months

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

Step 2o ii: Resin Composite Fillings

The *Average Charges* assume that filling replacements are covered as follows:
- Class B
- One in 24 months

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

Step 2p i: Periapical X-rays

The *Average Charges* assume that periapical x-rays are covered as follows:
- Class A
- No limit

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

Step 2p ii: Other X-rays

The *Average Charges* assume that other x-rays are covered as follows:
- Class B
- No limit

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

Step 2p iii: Cone Beam Imaging

The *Average Charges* assume that cone beam imaging x-rays are covered as follows:
- Class C
- No limit

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

Step 2q: Labs and Tests

The *Average Charges* assume that labs and tests are covered as follows:
- Class A
- No Limit

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

Step 2r: Space Maintainers

The *Average Charges* assume that other space maintainers are covered as follows:
- Class A
- No Limit, up to age 19

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

Step 2s: Emergency Palliative Treatment

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

- Class B
- No Limit

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

Step 2t: Prefabricated Stainless Steel Crowns

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

- Class C
- One time in 60 Months

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

Step 2u i: Pulpotomy

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

- Class B

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

Step 2u ii: Endodontics – Root Canal

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

- Class B
- One Time in 24 Months

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

Step 2v i: Periodontal Surgery

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

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

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

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

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

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

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

Step 2w i: Oral Surgery - Simple Extractions

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

- Class B

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

Step 2w ii: Oral Surgery - Surgical Extractions

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

- Class B

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

Step 2w iii: Oral Surgery - Other

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

- Class B

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

Step 2x: General Anesthesia

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

- Class B

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

Step 2y: Consultations

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

- Class B
- Two per 12 months

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

Step 2z: Harmful Habits

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

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

Step 2.1: Occlusal Guards / Bruxism Appliances

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

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

Step 2.2: Composite Fillings on Molars

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

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

Step 2.3: Inlays / Onlays / Crowns

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

- Class C
- One replacement per 84 months

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

Step 2.4: Crown Build-ups / Core & Post

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

- Class C
- One replacement per 84 months

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

Step 2.5: Repairs

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

- Class B
- No Limit

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

Step 2.6: Re-cementations

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

- Class B
- One per 12 months

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

Step 2.7: Scaling and Root Planning

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

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

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

Step 2.8: Dentures – Complete/Partial/Overdenture

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

- Class C
- One per 84 months

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

Step 2.9: Immediate Temporary Dentures – Complete/Partial

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

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

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

Step 2.10: Denture Adjustments

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

- Class C
- One in 12 months

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

Step 2.11: Dentures – Rebases/Relines

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

- Class B
- One per 36 months

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

Step 2.12: Tissue Conditioning

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

- Class C
- One per 36 months

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

Step 2.13: Occlusal Adjustments

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

- Class B

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

Step 2.14: Sedative Fillings

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

- Class B

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

Step 2.15: Pulp Capping

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

- Class B

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

Step 2.16 i: Apexification & Re-calcification

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

- Class C

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

Step 2.16 ii: Pulp Therapy

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

- Class B

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

Step 2.17: Periodontics – Non-Surgical

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

- Class B

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

Step 2.18: Maxillofacial Prosthesis

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

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

Step 2.19: Other Prosthetics

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

- Class C

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

Step 2.20: Implant Supported Prosthetic

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

- Class C
- One per 60 months

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

Step 2.21: General Services

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

- Class B

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

Step 2.22: Other Additive Adjustments

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

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

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

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

Step 4a: Accident Coverage

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

Step 4b: Coordination of Benefits

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

Step 4c: Eligibility

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

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

Step 4d: Ortho Coverage

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

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

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

Step 4e: Preauthorization

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

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

Step 4f: Waiting Periods

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

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

Step 4g: Other Multiplicative Adjustments

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

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

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

Step 6a: Anti-Selection

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

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

Step 6a i: Group Size

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

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

Step 6a ii: Multiple Options

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

Step 6a iii: Participation

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

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

- Total employee participation percentage

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

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

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

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

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

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

Step 6a iv: Preannouncement

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

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

Step 6a v: Open Enrollment

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

Step 6a vi: Benefit Consecutive Period

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

Step 6b: Utilization

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

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

Step 6b i: Age

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

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

Step 6b ii: Area Utilization

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

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

Step 6b iii: Deductible Utilization

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

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

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

Step 6b iv: Employer Contribution

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

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

Step 6b v: Gender

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

Step 6b vi: Immature Business

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

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

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors are shown in Table 6b vii.

Step 6b viii: Plan Design Utilization

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

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

Class A: $[(1.2476 - .2476X_1)^{-1} + (1.3212 - .4015X_2)^{-1} + (1.0918 - .1836X_3)^{-1}] - 2$
Class B: $[(1.0425 - .0425X_1)^{-1} + (1.3004 - .3755X_2)^{-1} + (1.1890 - .3780X_3)^{-1}] - 2$
Class C:
$500 Max = $[(0.7588 - 0.0102X_1)-1 + (0.9046 - 0.0527X_2)-1 + (3.3233 - 1.3030X_3)-1] - 2$
$1,000 Max = $[(0.7551 - 0.0085X_1)-1 + (0.9029 - 0.0547X_2)-1 + (3.1476 - 1.6602X_3)-1] - 2$
$1,500 Max = $[(0.7485 - 0.0112X_1)-1 + (0.9163 - 0.0546X_2)-1 + (3.0184 - 2.0213X_3)-1] - 2$
$3,000 Max = $[(0.7813 - 0.0102X_1)-1 + (0.8709 - 0.0499X_2)-1 + (2.8994 - 2.1614X_3)-1] - 2$
$5,000 Max = $[(0.7530 - 0.0108X_1)-1 + (0.9077 - 0.0526X_2)-1 + (2.8370 - 2.2411X_3)-1] - 2$

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

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

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

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

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

Step 6c: Area Charge

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

Step 6d: Trend Adjustment

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

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

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

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

The relative trend factor defaults to 1.0 for schedule plans.

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

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

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

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

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

Step 6e: Rate Guarantee

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

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

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

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

Step 8a: Claim Review (MCR)

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

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

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

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

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

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

Step 10a: Annual Deductible

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

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

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

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

Step 10b: Deductible Carryover

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

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

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

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

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

Step 12a: Coinsurance Adjustment

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

Step 12a i: Coinsurance Levels

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

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

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

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

Step 12a ii: Graded Benefits

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

Step 12b: Annual Maximum Adjustment

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

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

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

Step 12b ii: Plan/Calendar Year Annual Maximum

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

Step 12c: Lifetime Maximum (Orthodontia)

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

Step 12d: Periodontic Inside Annual Maximum

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

Step 12e: Other Multiplicative Adjustments

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

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

Step 12f: Late Entrant Provision

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

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

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

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

C. Development of PDP Claim Costs

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

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

Step 15 is equal to the Step 13 claim costs.

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

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

Step 16a: Fee Discount

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

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

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

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

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

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

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

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

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

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

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

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

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

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

Step 17 is equal to Step 15 times Step 16.

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

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

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

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

Step 19a: Network Migration

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

Step 19a i: Network Penetration

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

Step 19a ii: PDP Plan Design Adjustment

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

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

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

Type A/B Plans only
(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.475 +
(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.525

All other Plans
(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.335 +
(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.37
(In-Network Class C Co-Insurance – Out-of-Network Class C Co-Insurance) x 0.295

Step 20: Final Total PDP Claim Costs

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

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

D. Converting Claim Costs Into Premium Rates

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

Step 21: Final Claim Costs

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

Step 22: Margin

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

Step 23: Retention

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

Step 24: Composite Monthly Premium

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

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

Where :

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

E. PRICING FACTOR TABLES

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

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

Table 2a: Adjustments For Alternate 'Allocation of Services' Provisions

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

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

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

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

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

Table 2c: Adjustments For Alternate 'Duplicate Coverage' Provisions

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

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

Table 2d: Adjustments For Alternate 'Existing Denture' Provisions

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

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

Table 2e: Adjustments For Alternate 'Fluoride Treatment' Provisions

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

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

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

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

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

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

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

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

Table 2g i: Adjustments For Alternate 'Implants' Provisions

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

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

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

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

Table 2g ii: Adjustments For Implant Services - Repairs

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

Table 2h: Adjustments For Alternate 'Missing Teeth' Provisions

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

Table 2i i: Adjustments For Alternate 'Examinations' Provisions

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

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

		Employee	Spouse	Child

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

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

Table 2j: Adjustments For Alternate 'Prophylaxes' Provisions

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

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

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

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

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

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

Table 2l: Adjustments For Alternate 'TMJ' Provisions

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

Table 2m: Adjustments For 'Periodontal Maintenance' Provisions

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

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

Table 2n: Adjustments For 'Fixed Bridges' Limitation

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

Table 2o i: Adjustments For 'Amalgam Filling Replacement' Limitation

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

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

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

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

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

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

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

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

Table 2p iii: Adjustments For 'Cone Beam Imaging' Allocation

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

Table 2q: Adjustments For 'Labs and Tests' Allocation

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

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

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

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

Table 2s: Adjustments For 'Emergency Palliative Treatment' Allocation

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

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

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

Table 2u i: Adjustments For Alternate 'Pulpotomy' Provisions

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

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

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

Table 2v i: Adjustments For Alternate 'Periodontal Surgery' Provisions

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

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

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

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

Table 2w i: Adjustments For 'Simple Extractions' Allocation

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

Table 2w ii: Adjustments For 'Surgical Extractions' Allocation

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

Table 2w iii: Adjustments For 'Other Oral Surgery' Allocation

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

Table 2x: Adjustments For 'General Anesthesia' Allocation

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

Table 2y: Adjustments For Alternate 'Consultations' Provisions

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

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

Table 2z: Adjustments For 'Harmful Habits' Allocation

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

Table 2.1: Adjustments For 'Occlusal Guards / Bruxism Appliances' Allocation

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

Table 2.2: Adjustments For Alternate 'Composite Fillings on Molars' Provisions

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

Table 2.3: Adjustments For Alternate 'Inlays / Onlays / Crowns' Provisions

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

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

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

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

Table 2.5: Adjustments For Alternate 'Repairs' Provisions

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

Table 2.6: Adjustments For Alternate 'Re-cementations' Provisions

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

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

Table 2.7: Adjustments For Alternate 'Scaling and Root Planning' Provisions

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

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

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

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

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

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

Table 2.10: Adjustments For Alternate 'Denture Adjustments' Provisions

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

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

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

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

Table 2.12: Adjustments For Alternate 'Tissue Conditioning' Provisions

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

Table 2.13: Adjustments For Alternate 'Occlusal Adjustments' Provisions

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

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

Table 2.14: Adjustments For 'Sedative Fillings' Allocation

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

Table 2.15: Adjustments For 'Pulp Capping ' Allocation

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

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

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

Table 2.16 ii: Adjustments For 'Pulp Therapy' Allocation

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

Table 2.17: Adjustments For 'Periodontics – Non-Surgical' Allocation

	Employee	Spouse	Child

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

Table 2.18: Adjustments For 'Maxillofacial Prosthesis' Allocation

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

Table 2.19: Adjustments For 'Other Prosthesis' Allocation

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

Table 2.20: Adjustments For Alternate 'Implant Supported Prosthetic' Provisions

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

Table 2.21: Adjustments For 'General Services' Allocation

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

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

Table 4a: Adjustments For Alternate 'Accident Coverage' Provisions

Accident Coverage	Multiplicative Adjustment Factor
No	**1.000**
Yes	1.005

Table 4b: Adjustments For Alternate 'Coordination of Benefits' Provisions

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

Table 4c: Adjustments For Alternate 'Eligibility' Provisions

Standard (New Hire 3 Month Wait)	1.00

Table 4d: Adjustments For Alternate 'Orthodontia' Provisions

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

Table 4e: Adjustments For Alternate 'Preauthorization' Provisions

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

Table 4f: Adjustments For Alternate 'Waiting Periods' Provisions

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

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

Table 6a i: 'Group Size' Adjustment Factors

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

Table 6a ii: 'Multiple Option' Adjustment Factors

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

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

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

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

Employer Contribution	VB Support	Section 125 Plan	Employee Adjustment Factor
0%	Yes	Yes	0.484
10%	Yes	Yes	0.557
20%	Yes	Yes	0.629
30%	Yes	Yes	0.702
40%	Yes	Yes	0.774
50%	Yes	Yes	0.847
60%	Yes	Yes	0.920
70%	Yes	Yes	0.992
80%	Yes	Yes	1.000
90%	Yes	Yes	1.000
100%	Yes	Yes	1.000
0%	No	Yes	0.440
10%	No	Yes	0.506
20%	No	Yes	0.572
30%	No	Yes	0.638
40%	No	Yes	0.704
50%	No	Yes	0.770
60%	No	Yes	0.836
70%	No	Yes	0.902
80%	No	Yes	0.968
90%	No	Yes	1.000
100%	No	Yes	1.000
0%	Yes	No	0.440
10%	Yes	No	0.506
20%	Yes	No	0.572
30%	Yes	No	0.638
40%	Yes	No	0.704
50%	Yes	No	0.770
60%	Yes	No	0.836
70%	Yes	No	0.902
80%	Yes	No	0.968
90%	Yes	No	1.000
100%	Yes	No	1.000
0%	No	No	0.400
10%	No	No	0.460
20%	No	No	0.520
30%	No	No	0.580
40%	No	No	0.640
50%	No	No	0.700
60%	No	No	0.760
70%	No	No	0.820
80%	No	No	0.880
90%	No	No	0.940
100%	No	No	1.000

Table 6a iv: Adjustments For Alternate 'Preannouncement' Provisions

Preannouncement (# of Months)	Adjustment Factor
None	0.975
1 – 3 months	**1.000**
4 – 6 months	1.042
7+ months	1.076

Table 6a v: Adjustments For Alternate 'Open Enrollment' Provisions

		Adjustment Factor
None or One Time		**1.00**
Annual Enrollment, Section 125 Plan		**1.00**
Annual Enrollment, Non-Section 125 Plan		**See Following Section by Employee Participation and Employer Contribution Level**
Employee Participation	Employer Contribution	
Less than 75%	<= 50%	1.035
Less than 75%	> 50%	1.030
75% to 84.5%	<= 50%	1.030
75% to 84.5%	> 50%	1.020
85% to 94.5%	<= 50%	1.020
85% to 94.5%	> 50%	1.000
95% and Above	<= 50%	1.000
95% and Above	> 50%	1.000

Table 6a vi: Adjustments For Alternate 'Benefit Consecutive Period' Provisions

	Adjustment Factor
Liberal	**1.000**
Strict	0.998

Table 6b i(adult): Adjustments For 'Adult Age' Distribution

Age Range	Class A	Class B	Class C	Ortho
No Age Census	**1.000**	**1.000**	**1.000**	**1.000**

Table 6b i(child): Adjustments to Child Class A, B and C *Average Charges* For Alternate 'Child Age' Provisions

	Non-Students Covered Up To Age												
Students Covered Up To Age	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30 or No Limit**
18	0.950												
19	0.955	0.959											
20	0.980	0.970	0.980										
21	0.985	0.980	0.995	1.001									
22	0.990	0.990	1.000	1.004	1.010								
23	1.000	1.000	1.004	1.014	1.018	1.022							
24	1.002	1.002	1.010	1.020	1.024	1.028	1.030						
25	1.006	1.006	1.014	1.022	1.026	1.030	1.034	1.036					
26	1.008	1.008	1.016	1.024	1.028	1.032	1.036	1.038	1.04				
27	1.010	1.010	1.018	1.026	1.030	1.034	1.038	1.04	1.04	1.042			
28	1.010	1.010	1.020	1.028	1.032	1.036	1.038	1.04	1.04	1.042	1.044		

	Non-Students Covered Up To Age												
Students Covered Up To Age	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30 or No Limit**
29	1.010	1.010	1.021	1.029	1.033	1.037	1.039	1.04	1.041	1.043	1.045	1.047	
30	1.010	1.012	1.022	1.030	1.034	1.038	1.040	1.04	1.042	1.044	1.046	1.048	1.05
No Limit	1.010	1.013	1.023	1.031	1.035	1.039	1.041	1.041	1.043	1.045	1.047	1.049	1.05

Table 6b iii: 'Deductible Utilization' Adjustments

	Deductible Applies To								
	A, B & C			**B & C Only**			**C Only**		
Annual Deductible	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
$0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$5	0.998	0.998	0.998	1.000	0.998	0.998	1.000	1.000	0.998
$10	0.996	0.996	0.996	1.000	0.996	0.996	1.000	1.000	0.996
$15	0.994	0.994	0.994	1.000	0.994	0.994	1.000	1.000	0.994
$20	0.992	0.992	0.992	1.000	0.992	0.992	1.000	1.000	0.992
$25	0.990	0.990	0.990	1.000	0.990	0.990	1.000	1.000	0.990
$30	0.987	0.987	0.987	1.000	0.987	0.987	1.000	1.000	0.987
$35	0.984	0.984	0.984	1.000	0.984	0.984	1.000	1.000	0.984
$40	0.981	0.981	0.981	1.000	0.981	0.981	1.000	1.000	0.981
$45	0.978	0.978	0.978	1.000	0.978	0.978	1.000	1.000	0.978
$50	0.975	0.975	0.975	1.000	0.975	0.975	1.000	1.000	0.975
$55	0.973	0.973	0.973	1.000	0.973	0.973	1.000	1.000	0.973
$60	0.971	0.971	0.971	1.000	0.971	0.971	1.000	1.000	0.971
$65	0.969	0.969	0.969	1.000	0.969	0.969	1.000	1.000	0.969
$70	0.967	0.967	0.967	1.000	0.967	0.967	1.000	1.000	0.967
$75	0.965	0.965	0.965	1.000	0.965	0.965	1.000	1.000	0.965
$80	0.964	0.964	0.964	1.000	0.964	0.964	1.000	1.000	0.964
$85	0.963	0.963	0.963	1.000	0.963	0.963	1.000	1.000	0.963
$90	0.962	0.962	0.962	1.000	0.962	0.962	1.000	1.000	0.962
$95	0.961	0.961	0.961	1.000	0.961	0.961	1.000	1.000	0.961
$100 or More	0.960	0.960	0.960	1.000	0.960	0.960	1.000	1.000	0.960

Table 6b iv: 'Employer Contribution' Adjustment Factors

Employer Contribution Percentage	Adjustment Factor
0%	1.020
10%	1.018
20%	1.016
30%	1.014
40%	1.012
50%	1.010
60%	1.008
70%	1.006
80%	1.004
90%	1.002
100%	**1.000**

Table 6b v: 'Gender' Adjustment Factors

Percentage of Eligible Employees That Are Male	Employee				Spouse			
	Class A	Class B	Class C	Ortho	Class A	Class B	Class C	Ortho
0%	1.109	1.010	1.096	1.000	0.880	0.998	0.852	1.000
10%	1.090	1.008	1.079	1.000	0.897	0.998	0.874	1.000
20%	1.070	1.006	1.062	1.000	0.915	0.999	0.895	1.000
30%	1.051	1.005	1.045	1.000	0.932	0.999	0.917	1.000
40%	1.031	1.003	1.028	1.000	0.950	0.999	0.938	1.000
50%	1.012	1.001	1.011	1.000	0.967	1.000	0.960	1.000
60%	0.992	0.999	0.993	1.000	0.984	1.000	0.981	1.000
70%	0.973	0.997	0.976	1.000	1.002	1.000	1.003	1.000
80%	0.953	0.996	0.959	1.000	1.019	1.000	1.024	1.000
90%	0.934	0.994	0.942	1.000	1.037	1.001	1.046	1.000
100%	0.914	0.992	0.925	1.000	1.054	1.001	1.067	1.000

Table 6b vi: 'Immature Business' Adjustment Factors

Years of Dental Coverage	Years of Major Coverage	Years of Ortho Coverage	Employee, Spouse and Child			
			Class A	Class B	Class C	Ortho
0	0	0	1.050	1.050	1.050	1.050
1	0	0	1.030	1.030	1.050	1.050
1	1	0	1.030	1.030	1.030	1.050
1	0	1	1.030	1.030	1.050	1.030
1	1	1	1.030	1.030	1.030	1.030
2	0	0	1.000	1.000	1.050	1.050
2	0	1	1.000	1.000	1.050	1.030
2	0	2	1.000	1.000	1.050	1.000
2	1	0	1.000	1.000	1.030	1.050
2	1	1	1.000	1.000	1.030	1.030
2	1	2	1.000	1.000	1.030	1.000
2	2	0	1.000	1.000	1.000	1.050
2	2	1	1.000	1.000	1.000	1.030
2	2	2	1.000	1.000	1.000	1.000

Table 6b vii: 'Industry' Adjustment Factors

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
A	Division A: Agriculture, Forestry, And Fishing	
01	Agricultural Production Crops	0.8925
02	Agriculture production livestock and animal specialties	0.8925
07	Agricultural Services	1.1025
071	Soil Preparation Services	0.9975
072	Crop Services	0.9975
074	Veterinary Services	1.1025
075	Animal Services, Except Veterinary	0.9975
076	Farm Labor And Management Services	0.9975
078	Landscape And Horticultural Services	1.05
0781	Landscape Counseling and Planning	1.05
0782	Lawn and Garden Services	0.945
0783	Ornamental Shrub and Tree Services	0.9975
08	Forestry	0.9975
09	Fishing, hunting, and trapping	0.945
091	Commercial Fishing	0.8925
092	Fish Hatcheries And Preserves	0.945
097	Hunting And Trapping, And Game Propagation	0.8925
B	Division B: Mining	
10	Metal Mining	0.8925
101	Iron Ores	0.8925
102	Copper Ores	0.8925
1021	Copper Ores	1.02
103	Lead And Zinc Ores	1.02
104	Gold And Silver Ores	1.02
106	Ferroalloy Ores, Except Vanadium	1.02
108	Metal Mining Services	1.02
109	Miscellaneous Metal Ores	1.02
12	Coal Mining	1.02
13	Oil And Gas Extraction	1.02
14	Mining And Quarrying Of Nonmetallic Minerals, Except Fuels	1.02
C	Division C: Construction	
15	Building Construction General Contractors And Operative Builders	1.14
152	General Building Contractors-Residential Buildings	1.14
1521	General Contractors-Single-Family Houses	0.94
1522	General Contractors-Residential Buildings,	0.94
153	Operative Builders	0.94
154	General Building Contractors-Nonresidential Buildings	0.94
16	Heavy Construction Other Than Building Construction Contractors	0.9
161	Highway And Street Construction, Except Elevated Highways	0.89
162	Heavy Construction, Except Highway And Street Construction	0.9
1622	Bridge, Tunnel, and Elevated Highway	0.89
1623	Water, Sewer, Pipeline, and Communications	0.89
1629	Heavy Construction, NEC	0.89
17	Construction Special Trade Contractors	0.99
171	Plumbing, Heating And Air-Conditioning	0.99
172	Painting And Paper Hanging	0.99
173	Electrical Work	0.99
174	Masonry, Stonework, Tile Setting, And Plastering	0.99
175	Carpentry And Floor Work	1

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
1751	Carpentry Work	0.99
1752	Floor Laying and Other Floor Work, NEC	0.99
176	Roofing, Siding, And Sheet Metal Work	0.99
177	Concrete Work	1
1771	Concrete Work	0.99
178	Water Well Drilling	1
1781	Water Well Drilling	0.99
179	Miscellaneous Special Trade Contractors	0.99
D	Division D: Manufacturing	
20	Food And Kindred Products	0.84
201	Meat Products	0.84
2011	Meat Packing Plants	0.8925
2013	Sausages and Other Prepared Meats	0.8925
2015	Poultry Slaughtering and Processing	0.8925
202	Dairy Products	0.8925
203	Canned, Frozen, And Preserved Fruits, Vegetables, And Food Special	0.8925
204	Grain Mill Products	0.8925
205	Bakery Products	0.8925
206	Sugar And Confectionery Products	0.8925
207	Fats And Oils	0.8925
208	Beverages	0.8925
209	Miscellaneous Food Preparations And Kindred Products	0.8925
21	Tobacco Products	0.8925
22	Textile Mill Products	0.9975
23	Apparel And Other Finished Products Made From Fabrics And Similar Materials	1.05
24	Lumber And Wood Products, Except Furniture	0.8925
25	Furniture And Fixtures	0.945
26	Paper And Allied Products	0.945
27	Printing, Publishing, And Allied Industries	1.05
28	Chemicals And Allied Products	1.05
281	Industrial Inorganic Chemicals	0.9975
282	Plastics Materials And Synthetic Resins, Synthetic Rubber, Cellulo	0.9975
283	Drugs	1.05
284	Soap, Detergents, And Cleaning Preparations; Perfumes, Cosmetics,	0.9975
285	Paints, Varnishes, Lacquers, Enamels, And Allied Products	0.9975
286	Industrial Organic Chemicals	0.9975
287	Agricultural Chemicals	0.9975
289	Miscellaneous Chemical Products	0.9975
29	Petroleum Refining And Related Industries	0.9975
30	Rubber And Miscellaneous Plastics Products	0.9975
31	Leather And Leather Products	0.9975
32	Stone, Clay, Glass, And Concrete Products	0.9975
33	Primary Metal Industries	0.9975
34	Fabricated Metal Products, Except Machinery And Transportation Equipment	0.9975
35	Industrial And Commercial Machinery And Computer Equipment	0.9975
36	Electronic And Other Electrical Equipment And Components, Except Computer Equipment	0.9975
37	Transportation Equipment	1.05

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
38	Measuring, Analyzing, And Controlling Instruments; Photographic, Medical And Optical Goods; Watches And Clocks	1.05
39	Miscellaneous Manufacturing Industries	1.05
391	Jewelry, Silverware, And Plated Ware	1.05
393	Musical Instruments	1.05
394	Dolls, Toys, Games And Sporting And Athletic Goods	0.9975
395	Pens, Pencils, And Other Artists' Materials	0.9975
396	Costume Jewelry, Costume Novelties, Buttons, And Miscellaneous Not	0.9975
399	Miscellaneous Manufacturing Industries	0.9975
E	Division E: Transportation, Communications, Electric, Gas, And Sanitary Services	
40	Railroad Transportation	1.05
401	Railroads	1.05
4011	Railroads, Line-haul Operating	0.97
4013	Railroad Switching and Terminal	1
41	Local And Suburban Transit And Interurban Highway Passenger Transportation	1
411	Local And Suburban Passenger Transportation	1
4111	Local and Suburban Transit	0.97
4119	Local Passenger Transportation, NEC	0.97
412	Taxicabs	0.85
413	Intercity And Rural Bus Transportation	1
414	Bus Charter Service	1
415	School Buses	1
417	Terminal And Service Facilities For Motor Vehicle Passenger Transp	1
42	Motor Freight Transportation And Warehousing	0.87
421	Trucking And Courier Services, Except Air	0.87
422	Public Warehousing And Storage	0.9
4221	Farm Product Warehousing and Storage	0.9
4222	Refrigerated Warehousing and Storage	0.87
4225	General Warehousing and Storage	0.87
4226	Special Warehousing and Storage, NEC	0.87
423	Terminal And Joint Terminal Maintenance Facilities For Motor Freig	0.9
43	United States Postal Service	1.1
44	Water Transportation	0.87
441	Deep Sea Foreign Transportation Of Freight	0.9
4412	Deep Sea Foreign Transportation of Freight	0.87
442	Deep Sea Domestic Transportation Of Freight	0.9
4424	Deep Sea Domestic Transportation of Freight	0.87
443	Freight Transportation On The Great Lakes&Die;St. Lawrence Seaway	0.9
444	Water Transportation Of Freight, Not Elsewhere Classified	0.9
4449	Water Transportation of Freight, NEC	0.87
448	Water Transportation Of Passengers	0.9
4481	Deep Sea Transportation of Passengers, Except	0.87
4482	Ferries	0.9
4489	Water Transportation of Passengers, NEC	0.87
449	Services Incidental To Water Transportation	0.9
4491	Marine Cargo Handling	0.87
4492	Towing and Tugboat Services	0.87

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
4493	Marinas	0.87
4499	Water Transportation Services, NEC	0.87
45	Transportation By Air	0.95
451	Air Transportation, Scheduled, And Air Courier Services	0.92
452	Air Transportation, Nonscheduled	0.95
4522	Air Transportation, Nonscheduled	0.92
458	Airports, Flying Fields, And Airport Terminal Services	0.95
4581	Airports, Flying Fields, and Airport Terminal	0.92
46	Pipelines, Except Natural Gas	0.95
47	Transportation Services	0.97
472	Arrangement Of Passenger Transportation	1
4724	Travel Agencies	0.97
4725	Tour Operators	0.97
4729	Arrangement of Passenger Transportation, NEC	0.97
473	Arrangement Of Transportation Of Freight And Cargo	0.97
474	Rental Of Railroad Cars	1
478	Miscellaneous Services Incidental To Transportation	1
4783	Packing and Crating	1
4785	Fixed Facilities and Inspection and Weighing	0.97
4789	Transportation Services, NEC	0.97
48	Communications	0.97
481	Telephone Communications	0.97
482	Telegraph And Other Message Communications	0.97
483	Radio And Television Broadcasting Stations	0.97
484	Cable And Other Pay Television Services	0.97
4841	Cable and Other Pay Television Services	1
489	Communications Services, Not Elsewhere Classified	0.97
49	Electric, Gas, And Sanitary Services	0.92
491	Electric Services	0.92
492	Gas Production And Distribution	0.92
4922	Natural Gas Transmission	0.92
4923	Natural Gas Transmission and Distribution	0.92
4924	Natural Gas Distribution	0.92
4925	Mixed, Manufactured, or Liquefied Petroleum	0.95
493	Combination Electric And Gas, And Other Utility Services	0.95
4931	Electric and Other Services Combined	0.95
4932	Gas and Other Services Combined	0.92
4939	Combination Utilities, NEC	0.95
494	Water Supply	0.92
495	Sanitary Services	0.92
4952	Sewerage Systems	0.95
4953	Refuse Systems	0.92
4959	Sanitary Services, NEC	0.92
496	Steam And Air-Conditioning Supply	0.95
497	Irrigation Systems	0.95
F	Division F: Wholesale Trade	
50	Wholesale Trade-durable Goods	0.97
501	Motor Vehicles And Motor Vehicle Parts And Supplies	0.97
5012	Automobiles and Other Motor Vehicles	0.98
5013	Motor Vehicle Supplies and New Parts	0.98
5014	Tires and Tubes	0.98

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
5015	Motor Vehicle Parts, Used	0.98
502	Furniture And Home furnishings	0.98
503	Lumber And Other Construction Materials	0.98
504	Professional And Commercial Equipment And Supplies	0.98
505	Metals And Minerals, Except Petroleum	0.98
506	Electrical Goods	0.98
507	Hardware, And Plumbing And Heating Equipment And Supplies	0.98
508	Machinery, Equipment, And Supplies	0.98
509	Miscellaneous Durable Goods	0.98
51	Wholesale Trade-non-durable Goods	0.98
G	Division G: Retail Trade	
52	Building Materials, Hardware, Garden Supply, And Mobile Home Dealers	0.833
521	Lumber And Other Building Materials Dealers	0.833
5211	Lumber and Other Building Materials Dealers	0.9
523	Paint, Glass, And Wallpaper Stores	0.9
525	Hardware Stores	0.9
526	Retail Nurseries, Lawn And Garden Supply Stores	0.9
527	Mobile Home Dealers	0.9
53	General Merchandise Stores	1.06
54	Food Stores	0.96
55	Automotive Dealers And Gasoline Service Stations	0.96
551	Motor Vehicle Dealers (New And Used)	0.96
552	Motor Vehicle Dealers (Used Only)	0.96
553	Auto And Home Supply Stores	0.96
554	Gasoline Service Stations	0.8925
5541	Gasoline Service Stations	0.9
555	Boat Dealers	0.96
556	Recreational Vehicle Dealers	0.96
557	Motorcycle Dealers	0.96
559	Automotive Dealers, Not Elsewhere Classified	0.96
56	Apparel And Accessory Stores	1.01
57	Home Furniture, Furnishings, And Equipment Stores	1.01
58	Eating And Drinking Places	0.95
59	Miscellaneous Retail	1.06
H	Division H: Finance, Insurance, And Real Estate	
60	Depository Institutions	1.11
601	Central Reserve Depository Institutions	1.05
6011	Federal Reserve Banks	0.97
6019	Central Reserve Depository Institutions, NEC	0.97
602	Commercial Banks	1.02
603	Savings Institutions	1.02
606	Credit Unions	1.02
608	Foreign Banking And Branches And Agencies Of Foreign Banks	1.02
609	Functions Related To Depository Banking	1.02
61	Non-depository Credit Institutions	1.02
62	Security And Commodity Brokers, Dealers, Exchanges, And Services	1.07
63	Insurance Carriers	1.07
64	Insurance Agents, Brokers, And Service	1.07
65	Real Estate	1.07
651	Real Estate Operators (Except Developers) And Lessors	1.02
653	Real Estate Agents And Managers	1.02

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
654	Title Abstract Offices	1.02
655	Land Subdividers And Developers	1.02
67	Holding And Other Investment Offices	1.02
I	Division I: Services	
70	Hotels, Rooming Houses, Camps, And Other Lodging Places	0.93
701	Hotels And Motels	0.93
7011	Hotels and Motels	0.9215
702	Rooming And Boarding Houses	0.9215
703	Camps And Recreational Vehicle Parks	0.9215
704	Organization Hotels And Lodging Houses, On Membership Basis	0.9215
72	Personal Services	0.97
721	Laundry, Cleaning, And Garment Services	0.9215
722	Photographic Studios, Portrait	0.97
723	Beauty Shops	0.97
724	Barber Shops	0.9215
725	Shoe Repair Shops And Shoeshine Parlors	0.873
726	Funeral Service And Crematories	0.9215
729	Miscellaneous Personal Services	0.97
7291	Tax Return Preparation Services	0.97
7299	Miscellaneous Personal Services, NEC	0.9215
73	Business Services	1.0185
731	Advertising	1.0185
732	Consumer Credit Reporting Agencies, Mercantile Reporting Agencies,	1.0185
733	Mailing, Reproduction, Commercial Art And Photography, And Stenogr	1.0185
734	Services To Dwellings And Other Buildings	0.9215
735	Miscellaneous Equipment Rental And Leasing	1.0185
736	Personnel Supply Services	1.0185
737	Computer Programming, Data Processing, And Other Computer Related	1.0185
738	Miscellaneous Business Services	1.0185
7381	Detective, Guard, and Armored Car Services	0.9215
7382	Security Systems Services	0.97
7383	News Syndicates	1.0185
7384	Photofinishing Laboratories	1.0185
7389	Business Services, NEC	1.0185
739	Special Comptroller Codes	1.0185
75	Automotive Repair, Services, And Parking	0.9215
751	Automotive Rental And Leasing, Without Drivers	0.9215
7513	Truck Rental and Leasing, Without Drivers	0.873
7514	Passenger Car Rental	0.9215
7515	Passenger Car Leasing	0.9215
7519	Utility Trailer and Recreational Vehicle	0.873
752	Automobile Parking	0.873
753	Automotive Repair Shops	0.873
754	Automotive Services, Except Repair	0.873
76	Miscellaneous Repair Services	0.97
762	Electrical Repair Shops	0.9215
763	Watch, Clock, And Jewelry Repair	0.97
764	Reupholstery And Furniture Repair	0.9215

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
769	Miscellaneous Repair Shops And Related Services	0.9215
78	Motion Pictures	1.1155
781	Motion Picture Production And Allied Services	1.1155
782	Motion Picture Distribution And Allied Services	1.1155
783	Motion Picture Theaters	0.873
784	Video Tape Rental	0.873
79	Amusement And Recreation Services	1.164
791	Dance Studios, Schools, And Halls	1.067
792	Theatrical Producers (Except Motion Picture), Bands, Orchestras, A	1.164
793	Bowling Centers	1.0185
794	Commercial Sports	1.067
7941	Professional Sports Clubs and Promoters	1.067
7948	Racing, Including Track Operations	1.0185
799	Miscellaneous Amusement And Recreation Services	1.067
7991	Physical Fitness Facilities	1.067
7992	Public Golf Courses	1.0185
7993	Coin-Operated Amusement Devices	1.0185
7996	Amusement Parks	1.0185
7997	Membership Sports and Recreation Clubs	1.067
7999	Amusement and Recreation Services, NEC	1.0185
80	Health Services	1.067
81	Legal Services	1.067
82	Educational Services	1.1155
821	Elementary And Secondary Schools	1.1155
822	Colleges, Universities, Professional Schools, And Junior Colleges	1.1155
823	Libraries	1.1155
824	Vocational Schools	1.0185
829	Schools And Educational Services, Not Elsewhere Classified	1.1155
83	Social Services	0.97
84	Museums, Art Galleries, And Botanical And Zoological Gardens	1.0185
841	Museums And Art Galleries	1.0185
842	Arboreta And Botanical Or Zoological Gardens	0.97
86	Membership Organizations	1.0185
87	Engineering, Accounting, Research, Management, And Related Services	1.067
88	Private Households	0.9215
89	Miscellaneous Services	1.067
J	Division J: Public Administration	
91	Executive, Legislative, And General Government, Except Finance	1.067
911	Executive Offices	1.067
9111	Executive Offices	1.01
912	Legislative Bodies	1.045
9121	Legislative Bodies	1.01
913	Executive And Legislative Offices Combined	1.01
919	General Government, Not Elsewhere Classified	1.01
92	Justice, Public Order, And Safety	1.01
921	Courts	1.01
922	Public Order And Safety	1.01
9221	Police Protection	1.01
9222	Legal Counsel and Prosecution	1.01
9223	Correctional Institutions	0.91
9224	Fire Protection	1.01

SIC Code	Division Major Group Industry Group Description	Adjustment Factor
9229	Public Order and Safety, NEC	1.01
93	Public Finance, Taxation, And Monetary Policy	1.01
94	Administration Of Human Resource Programs	1.01
95	Administration Of Environmental Quality And Housing Programs	1.01
96	Administration Of Economic Programs	1.01
97	National Security And International Affairs	1.05
971	National Security	1.01
972	International Affairs	1.05
K	K. Nonclassifiable Establishments	
99	Nonclassifiable Establishments	1.1

Table 6b viii(a): 'Plan Design Utilization – Non-Ortho' Adjustment Factors

			Class C Factor (By Annual Maximum)						
Coinsurance Levels	**Class A Factor**	**Class B Factor**	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000**	**$5,000+**
100/100/100	1.190	1.310	1.010	1.191	1.520	1.670	1.753	1.870	2.195
100/100/60	1.110	1.120	0.909	0.983	1.071	1.105	1.116	1.139	1.187
100/100/50	1.090	1.080	0.889	0.950	1.015	1.040	1.048	1.065	1.099
100/100/0	1.000	0.920	0.000	0.000	0.000	0.000	0.000	0.000	0.000
100/90/70	1.080	1.120	0.923	1.014	1.133	1.180	1.197	1.229	1.298
100/90/60	1.060	1.080	0.901	0.975	1.063	1.097	1.109	1.131	1.180
100/90/50	1.040	1.040	0.882	0.942	1.008	1.033	1.041	1.057	1.092
100/85/70	1.060	1.100	0.919	1.011	1.129	1.161	1.193	1.225	1.295
100/85/60	1.040	1.060	0.898	0.972	1.060	1.082	1.105	1.128	1.176
100/85/50	1.020	1.020	0.879	0.938	1.004	1.021	1.037	1.054	1.089
100/80/80	1.060	1.130	0.939	1.053	1.216	1.281	1.308	1.355	1.460
100/80/60	1.020	1.040	0.894	0.968	1.056	1.090	1.102	1.124	1.173
100/80/50	**1.000**	**1.000**	0.875	0.935	**1.000**	1.026	1.033	1.050	1.085
100/80/0	0.920	0.840	0.000	0.000	0.000	0.000	0.000	0.000	0.000
90/80/70	1.010	1.080	0.914	1.005	1.124	1.171	1.188	1.220	1.289
90/80/60	0.990	1.040	0.892	0.966	1.054	1.088	1.100	1.122	1.171
90/80/50	0.980	1.000	0.873	0.933	0.998	1.024	1.032	1.048	1.083
90/80/0	0.890	0.840	0.000	0.000	0.000	0.000	0.000	0.000	0.000
80/80/80	1.010	1.120	0.936	1.050	1.212	1.278	1.305	1.351	1.456
80/80/60	0.970	1.030	0.891	0.965	1.052	1.086	1.098	1.121	1.169
80/80/50	0.950	0.990	0.871	0.932	0.996	1.022	1.030	1.047	1.081
80/80/0	0.870	0.830	0.000	0.000	0.000	0.000	0.000	0.000	0.000
80/70/60	0.930	0.990	0.884	0.958	1.045	1.079	1.091	1.114	1.162
80/70/50	0.910	0.960	0.864	0.924	0.989	1.015	1.023	1.039	1.074
80/60/50	0.880	0.920	0.857	0.917	0.982	1.008	1.016	1.032	1.067
80/50/50	0.850	0.890	0.851	0.908	0.975	1.001	1.009	1.025	1.061
50/50/50	0.780	0.880	0.845	0.898	0.969	0.996	1.003	1.020	1.055
40/40/40	0.710	0.810	0.819	0.868	0.915	0.927	0.940	0.953	0.979

Table 6b viii(b): 'Effective Coinsurance for Primary Plans' Adjustment Factors

	Coinsurance Levels Under Primary Allocation of Services For		
Effective Coinsurance	**Class A**	**Class B**	**Class C**
Class A	0.944	0.056	0.000
Class B	0.000	0.585	0.415
Class C	0.000	0.000	1.000

Table 6b viii(c): 'Plan Design Utilization – Ortho' Adjustment Factors

	Lifetime Ortho Maximum					
Ortho Coinsurance	**$500**	**$1,000**	**$1,500**	**$2,000**	**$2,500**	**$3,000+**
20%	0.827	0.858	0.885	0.896	0.901	0.906
30%	0.842	0.881	0.917	0.932	0.939	0.944
40%	0.858	0.906	0.955	0.974	0.985	0.992
50%	0.875	0.935	1.000	1.026	1.041	1.050
60%	0.894	0.968	1.056	1.090	1.112	1.124
70%	0.916	1.007	1.126	1.172	1.204	1.221
80%	0.939	1.053	1.216	1.281	1.328	1.355
90%	0.966	1.108	1.336	1.432	1.506	1.548
100%	0.996	1.176	1.505	1.655	1.780	1.855

Table 6c: 'Area' Adjustment Factors

State	State Code	Zip Code	Area Description	Area Utilization Step 6c	Area Charge Step 6b ii	Fee Discount Step 16a	Network Penetration Step 19a i
Alaska	AK	995	Southern AK	83.30%	138.12%	77.80%	27.37%
Alaska	AK	996	Southern AK	116.90%	127.78%	85.32%	22.68%
Alaska	AK	997	Fairbanks	107.10%	138.12%	77.80%	27.37%
Alaska	AK	998	Southern AK	103.80%	127.78%	85.32%	22.68%
Alaska	AK	999	Southern AK	83.40%	127.78%	85.32%	22.68%
Alabama	AL	350	Birmingham	89.50%	71.73%	74.79%	61.19%
Alabama	AL	351	Birmingham	89.50%	71.73%	74.79%	61.19%
Alabama	AL	352	Birmingham	82.70%	77.31%	73.41%	68.36%
Alabama	AL	354	Tuscaloosa-Salem	88.80%	72.24%	74.79%	61.19%
Alabama	AL	355	Northern AL	76.90%	76.54%	74.79%	61.19%
Alabama	AL	356	Northern AL	104.30%	81.69%	69.81%	44.38%
Alabama	AL	357	Northern AL	75.10%	81.69%	69.81%	44.38%
Alabama	AL	358	Huntsville	67.40%	81.69%	69.81%	44.38%
Alabama	AL	359	Northern AL	76.70%	70.25%	78.49%	24.53%
Alabama	AL	360	Montgomery	78.70%	71.35%	78.93%	50.01%
Alabama	AL	361	Montgomery	78.70%	71.35%	78.93%	50.01%
Alabama	AL	362	Anniston	84.00%	70.25%	78.49%	24.53%
Alabama	AL	363	Southern AL	89.50%	71.35%	78.93%	50.01%
Alabama	AL	364	Southern AL	87.50%	71.35%	78.93%	50.01%
Alabama	AL	365	Mobile	73.30%	81.72%	69.80%	40.67%
Alabama	AL	366	Mobile	72.20%	81.72%	69.80%	40.67%
Alabama	AL	367	Tuscaloosa-Salem	102.80%	71.35%	78.93%	50.01%
Alabama	AL	368	Opelika	85.60%	71.35%	78.93%	50.01%
Alabama	AL	369	Tuscaloosa-Salem	78.60%	71.35%	78.93%	50.01%
Arkansas	AR	716	Southern AR	95.20%	74.32%	79.57%	37.33%
Arkansas	AR	717	Southern AR	93.10%	74.32%	79.57%	37.33%
Arkansas	AR	718	Southern AR	81.90%	74.32%	79.57%	37.33%
Arkansas	AR	719	Little Rock-Hot Spr.	89.00%	74.32%	79.57%	37.33%
Arkansas	AR	720	Little Rock-Hot Spr.	92.20%	80.64%	77.18%	70.66%
Arkansas	AR	721	Little Rock-Hot Spr.	85.20%	80.64%	77.18%	70.66%
Arkansas	AR	722	Little Rock-Hot Spr.	75.00%	85.64%	72.73%	54.55%
Arkansas	AR	723	Northeast AR	84.20%	74.43%	79.57%	37.33%
Arkansas	AR	724	Northeast AR	78.70%	82.41%	74.75%	48.82%

Arkansas	AR	725	Northeast AR	88.40%	82.41%	74.75%	48.82%
Arkansas	AR	726	Northeast AR	79.80%	82.41%	74.75%	48.82%
Arkansas	AR	727	Northeast AR	81.90%	82.41%	74.75%	48.82%
Arkansas	AR	728	Ft. Smith	71.70%	74.32%	79.57%	37.33%
Arkansas	AR	729	Ft. Smith	80.10%	82.41%	74.75%	48.82%
Arizona	AZ	850	Phoenix	89.90%	92.73%	69.53%	73.27%
Arizona	AZ	851	Phoenix	91.20%	93.02%	69.26%	75.97%
Arizona	AZ	852	Phoenix	90.30%	93.02%	69.26%	75.97%
Arizona	AZ	853	Phoenix	89.20%	93.14%	68.59%	81.70%
Arizona	AZ	855	Tuscon-Globe	89.20%	83.48%	76.55%	55.89%
Arizona	AZ	856	Tuscon-Globe	89.30%	96.50%	68.40%	71.97%
Arizona	AZ	857	Tuscon-Globe	87.40%	96.50%	68.40%	71.97%
Arizona	AZ	859	Northern AZ	80.70%	88.99%	76.55%	55.89%
Arizona	AZ	860	Northern AZ	82.60%	101.03%	65.88%	28.32%
Arizona	AZ	863	Northern AZ	78.20%	88.98%	74.47%	51.31%
Arizona	AZ	864	Northern AZ	79.70%	88.98%	74.47%	51.31%
Arizona	AZ	865	Northern AZ	82.60%	101.03%	65.88%	28.32%
California	CA	900	Downtown Los Angeles	114.40%	116.02%	63.45%	49.95%
California	CA	901	Downtown Los Angeles	115.00%	116.02%	63.45%	49.95%
California	CA	902	Inglewood-Santa Monica	115.40%	117.22%	64.26%	52.43%
California	CA	903	Inglewood-Santa Monica	116.30%	118.23%	64.67%	49.53%
California	CA	904	Inglewood-Santa Monica	111.60%	118.23%	64.67%	49.53%
California	CA	905	Southern LA Suburbs	111.80%	114.05%	64.64%	50.08%
California	CA	906	Southern LA Suburbs	125.60%	105.02%	69.57%	55.89%
California	CA	907	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	908	Southern LA Suburbs	124.40%	103.21%	70.07%	61.53%
California	CA	910	Pasadena-Mojave	120.10%	105.39%	73.71%	62.62%
California	CA	911	Pasadena-Mojave	115.00%	105.39%	73.71%	62.62%
California	CA	912	San Fernando Valley	118.50%	105.39%	73.71%	62.62%
California	CA	913	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	914	San Fernando Valley	125.50%	107.66%	68.65%	62.77%
California	CA	915	San Fernando Valley	120.50%	107.65%	69.31%	52.07%

California	CA	916	San Fernando Valley	120.50%	107.65%	69.31%	52.07%
California	CA	917	Eastern Los Angeles	117.00%	107.12%	64.94%	60.72%
California	CA	918	Eastern Los Angeles	129.90%	107.12%	64.94%	60.72%
California	CA	919	San Diego	105.60%	106.02%	66.94%	69.30%
California	CA	920	San Diego	108.40%	107.19%	62.98%	64.38%
California	CA	921	San Diego	112.50%	106.93%	64.06%	63.91%
California	CA	922	Palm Springs	108.00%	103.31%	66.33%	74.52%
California	CA	923	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	924	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	925	San Bernadino	110.50%	103.31%	66.33%	74.52%
California	CA	926	Orange County	116.50%	111.24%	65.21%	58.83%
California	CA	927	Orange County	117.70%	111.24%	65.21%	58.83%
California	CA	928	Orange County	118.20%	111.24%	65.21%	58.83%
California	CA	930	Ventura-Bakersfield	109.30%	104.18%	70.24%	69.86%
California	CA	931	Ventura-Bakersfield	101.70%	112.59%	74.73%	48.53%
California	CA	932	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	933	Ventura-Bakersfield	94.80%	99.33%	76.75%	72.11%
California	CA	934	Ventura-Bakersfield	100.70%	99.33%	76.75%	72.11%
California	CA	935	Pasadena-Mojave	107.20%	99.33%	76.75%	72.11%
California	CA	936	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	937	Fresno	98.40%	99.17%	69.92%	70.01%
California	CA	939	San Jose	106.90%	110.00%	75.82%	54.43%
California	CA	940	San Francisco	105.90%	117.19%	75.50%	49.02%
California	CA	941	San Francisco	104.60%	126.47%	69.99%	45.56%
California	CA	942	San Francisco	134.40%	122.69%	70.17%	63.70%
California	CA	943	San Francisco	128.80%	129.23%	65.85%	23.21%
California	CA	944	San Francisco	119.90%	126.17%	68.01%	40.42%
California	CA	945	Eastern San Francisco Suburbs	122.20%	113.62%	74.39%	52.53%

California	CA	946	Eastern San Francisco Suburbs	110.30%	115.89%	76.23%	43.21%
California	CA	947	San Francisco	101.70%	115.89%	76.23%	43.21%
California	CA	948	Eastern San Francisco Suburbs	121.10%	115.89%	76.23%	43.21%
California	CA	949	Northern San Francisco Suburbs	103.00%	115.89%	76.23%	43.21%
California	CA	950	San Jose	119.60%	118.41%	72.94%	44.44%
California	CA	951	San Jose	121.70%	117.49%	72.99%	49.50%
California	CA	952	Northern CA	107.70%	101.07%	71.19%	53.94%
California	CA	953	Fresno	113.30%	101.07%	71.19%	53.94%
California	CA	954	Northern San Francisco Suburbs	101.70%	110.64%	76.01%	39.36%
California	CA	955	Northern CA	122.70%	104.92%	76.01%	39.36%
California	CA	956	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	957	Northern CA	101.10%	103.44%	73.30%	60.87%
California	CA	958	Northern CA	102.70%	105.35%	70.17%	63.70%
California	CA	959	Northern CA	97.30%	104.92%	76.01%	39.36%
California	CA	960	Northern CA	107.70%	104.92%	76.01%	39.36%
California	CA	961	Northern CA	107.70%	104.92%	76.01%	39.36%
Colorado	CO	800	Denver	87.20%	101.02%	68.01%	62.48%
Colorado	CO	801	Denver	87.30%	102.08%	69.14%	62.68%
Colorado	CO	802	Denver	87.30%	101.25%	68.13%	57.13%
Colorado	CO	803	Denver	93.10%	102.11%	79.49%	34.84%
Colorado	CO	804	Colorado Springs/Misc.	96.50%	99.88%	79.49%	34.84%
Colorado	CO	805	Denver	86.00%	95.40%	70.21%	55.76%
Colorado	CO	806	Denver	86.00%	95.40%	70.21%	55.76%
Colorado	CO	807	Colorado Springs/Misc.	81.10%	95.40%	70.21%	55.76%
Colorado	CO	808	Colorado Springs/Misc.	90.20%	94.31%	76.90%	77.34%
Colorado	CO	809	Colorado Springs/Misc.	88.40%	99.24%	68.68%	64.91%
Colorado	CO	810	Colorado Springs/Misc.	86.80%	94.31%	76.90%	77.34%

Colorado	CO	811	Colorado Springs/Misc.	85.70%	96.85%	75.78%	30.05%
Colorado	CO	812	Colorado Springs/Misc.	83.40%	96.85%	75.78%	30.05%
Colorado	CO	813	Colorado Springs/Misc.	95.90%	96.85%	75.78%	30.05%
Colorado	CO	814	Colorado Springs/Misc.	89.20%	96.85%	75.78%	30.05%
Colorado	CO	815	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Colorado	CO	816	Colorado Springs/Misc.	86.80%	96.85%	75.78%	30.05%
Connecticut	CT	60	Central CT	82.10%	109.40%	74.01%	50.70%
Connecticut	CT	61	Hartford	90.80%	112.83%	73.22%	59.90%
Connecticut	CT	62	Central CT	87.60%	109.40%	74.01%	50.70%
Connecticut	CT	63	New London	88.50%	109.40%	74.01%	50.70%
Connecticut	CT	64	Central CT	80.50%	112.82%	69.62%	46.58%
Connecticut	CT	65	New Haven	90.20%	114.82%	71.77%	42.00%
Connecticut	CT	66	Bridgeport	90.40%	114.82%	71.77%	42.00%
Connecticut	CT	67	Waterbury	92.80%	112.82%	69.62%	46.58%
Connecticut	CT	68	Stamford	85.10%	122.23%	72.82%	46.05%
Connecticut	CT	69	Stamford	84.30%	122.23%	72.82%	46.05%
Dist. Of Columbia	DC	200	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	201	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	202	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	203	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	204	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	205	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%

Dist Of Columbia	DC	207	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	208	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	209	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	220	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	221	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	222	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Dist Of Columbia	DC	223	Washington DC-MD-VA	86.20%	115.03%	63.06%	67.94%
Delaware	DE	197	All Delaware excluding Wilmington	78.50%	112.71%	72.88%	45.78%
Delaware	DE	198	Wilmington	74.40%	121.53%	74.27%	22.84%
Delaware	DE	199	All Delaware excluding Wilmington	71.90%	112.71%	72.88%	45.78%
Florida	FL	320	Northeast FL	76.60%	89.50%	69.44%	63.03%
Florida	FL	321	Northeast FL	72.70%	89.50%	69.44%	63.03%
Florida	FL	322	Jacksonville	76.70%	93.52%	67.00%	61.99%
Florida	FL	323	Tallahassee	72.70%	89.12%	71.36%	49.63%
Florida	FL	324	Tallahassee	70.50%	89.12%	71.36%	49.63%
Florida	FL	325	Pensacola	74.00%	89.12%	71.36%	49.63%
Florida	FL	326	Gainesville	81.50%	96.49%	64.12%	58.42%
Florida	FL	327	Northeast FL	80.20%	92.78%	67.15%	63.20%
Florida	FL	328	Orlando	84.00%	90.97%	67.15%	72.25%
Florida	FL	329	Northeast FL	91.00%	94.56%	70.65%	46.43%
Florida	FL	330	Miami	88.40%	108.90%	67.68%	66.35%
Florida	FL	331	Miami	97.00%	114.20%	67.46%	45.88%
Florida	FL	332	Miami	82.20%	114.20%	67.46%	45.88%
Florida	FL	333	Ft. Lauderdale	88.20%	98.55%	67.63%	62.75%
Florida	FL	334	West Palm Beach	83.40%	94.23%	70.85%	71.07%
Florida	FL	335	Tampa Area	86.40%	91.89%	66.09%	79.91%
Florida	FL	336	Tampa	89.30%	88.11%	70.27%	72.87%
Florida	FL	337	Tampa Area	90.60%	86.37%	71.34%	69.68%
Florida	FL	338	Tampa Area	80.10%	86.61%	70.13%	75.61%
Florida	FL	339	Ft. Meyers	75.50%	94.86%	70.98%	57.09%
Florida	FL	341	Ft. Meyers	79.00%	99.49%	73.74%	61.84%
Florida	FL	342	Tampa Area	87.00%	97.62%	60.84%	69.82%

Florida	FL	344	Gainesville	75.60%	93.13%	69.84%	78.20%
Florida	FL	346	Tampa Area	94.90%	89.47%	66.92%	74.49%
Florida	FL	347	Northeast FL	87.70%	90.77%	70.13%	75.61%
Florida	FL	349	West Palm Beach	84.90%	93.24%	66.49%	60.27%
Georgia	GA	300	Atlanta Area	81.80%	96.63%	73.32%	58.19%
Georgia	GA	301	Atlanta Area	88.80%	91.91%	73.47%	58.85%
Georgia	GA	302	Atlanta	78.20%	99.15%	70.13%	53.06%
Georgia	GA	303	Atlanta	72.50%	105.01%	69.58%	43.93%
Georgia	GA	304	Swainsboro	69.40%	90.47%	75.62%	26.31%
Georgia	GA	305	Atlanta Area	76.10%	91.11%	74.73%	45.85%
Georgia	GA	306	Augusta-Macon	70.80%	91.11%	74.73%	45.85%
Georgia	GA	308	Augusta-Macon	67.60%	91.11%	74.73%	45.85%
Georgia	GA	309	Augusta-Macon	76.20%	91.11%	74.73%	45.85%
Georgia	GA	310	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	311	Atlanta	70.20%	105.01%	69.58%	43.93%
Georgia	GA	312	Augusta-Macon	58.10%	87.36%	87.40%	42.19%
Georgia	GA	313	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	314	Savannah	59.40%	91.57%	73.15%	64.93%
Georgia	GA	315	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	316	Savannah	64.80%	90.47%	75.62%	26.31%
Georgia	GA	317	Albany	63.10%	86.69%	78.01%	36.81%
Georgia	GA	318	Albany	59.70%	86.69%	78.01%	36.81%
Georgia	GA	319	Columbus	58.30%	86.69%	78.01%	36.81%
Georgia	GA	398	Albany	109.30%	83.18%	74.13%	34.04%
Guam	GM	969	All Guam	127.30%	109.74%	69.30%	54.83%
Hawaii	HI	967	All Hawaii	73.90%	98.28%	69.30%	54.83%
Hawaii	HI	968	All Hawaii	73.90%	98.28%	69.30%	54.83%
Iowa	IA	500	Central IA excluding Des Moines	71.30%	88.65%	74.25%	29.81%
Iowa	IA	501	Central IA excluding Des Moines	72.80%	88.65%	74.25%	29.81%
Iowa	IA	502	Central IA excluding Des Moines	67.90%	91.39%	72.99%	32.13%
Iowa	IA	503	Des Moines	69.90%	91.39%	72.99%	32.13%
Iowa	IA	504	Central IA excluding Des Moines	66.40%	82.11%	70.31%	16.89%
Iowa	IA	505	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	506	Central IA excluding Des Moines	65.40%	82.11%	70.31%	16.89%
Iowa	IA	507	Central IA excluding Des Moines	63.20%	91.39%	72.99%	32.13%
Iowa	IA	508	Western IA excluding Sioux City	69.80%	81.69%	74.13%	44.02%
Iowa	IA	509	Des Moines	95.00%	98.85%	74.25%	29.81%

Iowa	IA	510	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	511	Sioux City	59.90%	88.41%	79.48%	14.21%
Iowa	IA	512	Western IA excluding Sioux City	71.30%	81.69%	74.13%	44.02%
Iowa	IA	513	Western IA excluding Sioux City	67.60%	84.43%	72.99%	32.13%
Iowa	IA	514	Western IA excluding Sioux City	69.90%	81.69%	74.13%	44.02%
Iowa	IA	515	Western IA excluding Sioux City	69.10%	81.69%	74.13%	44.02%
Iowa	IA	516	Western IA excluding Sioux City	71.20%	81.69%	74.13%	44.02%
Iowa	IA	520	Dubuque	66.90%	85.12%	71.38%	26.07%
Iowa	IA	521	Central IA excluding Des Moines	67.10%	82.11%	70.31%	16.89%
Iowa	IA	522	Southeast IA	64.10%	85.12%	71.38%	26.07%
Iowa	IA	523	Southeast IA	66.80%	82.11%	70.31%	16.89%
Iowa	IA	524	Southeast IA	61.50%	85.12%	71.38%	26.07%
Iowa	IA	525	Southeast IA	65.30%	83.00%	75.09%	28.89%
Iowa	IA	526	Southeast IA	63.60%	83.00%	75.09%	28.89%
Iowa	IA	527	Southeast IA	75.80%	83.00%	75.09%	28.89%
Iowa	IA	528	Quad Cities, IL-IA	69.00%	85.12%	71.38%	26.07%
Iowa	IA	612	Quad Cities, IL-IA	75.40%	87.91%	76.24%	39.06%
Idaho	ID	832	Miscellaneous ID	106.00%	84.23%	75.40%	70.96%
Idaho	ID	833	Miscellaneous ID	98.10%	86.09%	75.96%	63.90%
Idaho	ID	834	Miscellaneous ID	116.40%	84.23%	75.40%	70.96%
Idaho	ID	835	Miscellaneous ID	109.90%	86.09%	75.96%	63.90%
Idaho	ID	836	Boise	103.70%	86.09%	75.96%	63.90%
Idaho	ID	837	Boise	95.80%	89.96%	77.72%	66.63%
Idaho	ID	838	Miscellaneous ID	105.20%	86.09%	75.96%	63.90%
Illinois	IL	600	Chicago	93.80%	106.67%	66.00%	39.67%
Illinois	IL	601	Chicago	95.20%	102.48%	65.89%	48.82%
Illinois	IL	602	Chicago	95.30%	106.67%	66.00%	39.67%
Illinois	IL	603	Chicago	83.20%	102.48%	65.89%	48.82%
Illinois	IL	604	Chicago	91.90%	99.97%	66.05%	57.69%
Illinois	IL	605	Chicago	99.30%	103.18%	62.75%	50.93%
Illinois	IL	606	Chicago	96.30%	104.20%	67.41%	50.54%
Illinois	IL	607	Chicago	100.20%	100.58%	68.95%	48.33%
Illinois	IL	608	Chicago	94.50%	100.58%	68.95%	48.33%
Illinois	IL	609	East Central IL	79.80%	95.76%	61.50%	40.11%
Illinois	IL	610	Northwest IL	89.40%	87.91%	76.24%	39.06%
Illinois	IL	611	Northwest IL	88.30%	92.55%	68.75%	45.69%
Illinois	IL	613	Northwest IL	86.90%	87.39%	71.15%	31.60%
Illinois	IL	614	Galesburg	74.80%	87.39%	71.15%	31.60%

Illinois	IL	615	Peoria-Bloomington	80.50%	93.59%	62.25%	29.10%
Illinois	IL	616	Peoria-Bloomington	78.90%	93.59%	62.25%	29.10%
Illinois	IL	617	Peoria-Bloomington	78.30%	93.59%	62.25%	29.10%
Illinois	IL	618	East Central IL	81.20%	95.76%	61.50%	40.11%
Illinois	IL	619	East Central IL	71.90%	95.76%	61.50%	40.11%
Illinois	IL	620	St. Louis MO-IL	72.50%	89.62%	65.79%	60.55%
Illinois	IL	622	St. Louis MO-IL	76.70%	89.62%	65.79%	60.55%
Illinois	IL	623	Springfield	77.70%	93.50%	65.79%	60.55%
Illinois	IL	624	Southeast IL	73.00%	81.79%	69.18%	40.87%
Illinois	IL	625	Springfield	79.20%	84.81%	69.18%	40.87%
Illinois	IL	626	Springfield	80.50%	84.81%	69.18%	40.87%
Illinois	IL	627	Springfield	76.90%	95.76%	61.50%	40.11%
Illinois	IL	628	Southeast IL	70.70%	83.68%	66.08%	21.36%
Illinois	IL	629	Southeast IL	70.90%	83.68%	66.08%	21.36%
Illinois	IL	630	St. Louis MO-IL	84.70%	97.82%	63.91%	61.05%
Illinois	IL	631	St. Louis MO-IL	77.70%	94.52%	72.55%	42.89%
Illinois	IL	633	St. Louis MO-IL	75.00%	97.82%	63.91%	61.05%
Indiana	IN	460	North Central IN	89.20%	92.42%	68.46%	56.27%
Indiana	IN	461	Indianapolis	83.00%	92.42%	68.46%	56.27%
Indiana	IN	462	Indianapolis	94.90%	91.26%	70.58%	56.43%
Indiana	IN	463	Gary	87.10%	93.89%	66.05%	48.02%
Indiana	IN	464	Gary	88.60%	93.89%	66.05%	48.02%
Indiana	IN	465	North Central IN	94.10%	90.62%	69.41%	36.59%
Indiana	IN	466	North Central IN	90.20%	90.62%	69.41%	36.59%
Indiana	IN	467	Ft, Wayne	82.00%	87.80%	72.86%	25.01%
Indiana	IN	468	Ft, Wayne	84.00%	87.80%	72.86%	25.01%
Indiana	IN	469	North Central IN	70.50%	87.80%	72.86%	25.01%
Indiana	IN	470	Southeast-Central IN	86.80%	86.05%	66.58%	46.91%
Indiana	IN	471	Southern IN	77.60%	85.72%	66.58%	46.91%
Indiana	IN	472	Southeast-Central IN	76.50%	86.05%	66.58%	46.91%
Indiana	IN	473	North Central IN	79.60%	86.90%	66.58%	46.91%
Indiana	IN	474	Southwest-Central IN	78.60%	85.72%	66.58%	46.91%
Indiana	IN	475	Southern IN	66.90%	74.55%	76.18%	12.64%
Indiana	IN	478	Southwest-Central IN	83.00%	85.70%	70.39%	33.21%
Indiana	IN	479	North Central IN	80.90%	85.70%	70.39%	33.21%
Kansas	KS	660	Topeka KC Area	80.70%	89.68%	73.46%	72.24%
Kansas	KS	664	Central KS	76.10%	83.64%	67.57%	23.22%
Kansas	KS	665	Central KS	75.40%	83.64%	67.57%	23.22%
Kansas	KS	666	Topeka KC Area	64.80%	84.85%	75.06%	18.34%
Kansas	KS	667	Central KS	64.80%	83.64%	67.57%	23.22%
Kansas	KS	668	Central KS	88.40%	83.64%	67.57%	23.22%
Kansas	KS	669	Central KS	64.60%	85.23%	71.49%	22.50%
Kansas	KS	670	Southern KS	70.30%	84.54%	69.95%	36.44%
Kansas	KS	671	Southern KS	69.00%	84.54%	69.95%	36.44%

Kansas	KS	672	Southern KS	65.00%	89.61%	74.14%	46.52%
Kansas	KS	673	Central KS	65.80%	84.54%	69.95%	36.44%
Kansas	KS	674	Central KS	79.50%	85.23%	71.49%	22.50%
Kansas	KS	675	Central KS	81.60%	85.23%	71.49%	22.50%
Kansas	KS	676	Central KS	80.80%	85.23%	71.49%	22.50%
Kansas	KS	677	Central KS	66.20%	85.23%	71.49%	22.50%
Kansas	KS	678	Southern KS	64.10%	85.23%	71.49%	22.50%
Kansas	KS	679	Southern KS	66.90%	85.23%	71.49%	22.50%
Kentucky	KY	400	Central KY	98.00%	78.35%	62.39%	78.93%
Kentucky	KY	401	Central KY	97.20%	78.35%	62.39%	78.93%
Kentucky	KY	402	Louisville	81.80%	85.57%	62.40%	77.09%
Kentucky	KY	403	Central KY	79.40%	84.07%	64.96%	65.97%
Kentucky	KY	404	South Central KY	99.60%	84.07%	64.96%	65.97%
Kentucky	KY	405	Lexington	82.90%	88.26%	65.42%	80.69%
Kentucky	KY	406	Central KY	97.90%	86.46%	65.42%	80.69%
Kentucky	KY	407	Central KY	86.90%	75.75%	66.32%	62.73%
Kentucky	KY	408	Eastern KY	55.00%	75.75%	66.32%	62.73%
Kentucky	KY	409	South Central KY	61.90%	75.75%	66.32%	62.73%
Kentucky	KY	410	Cincinnatti AreaOH-KY	66.10%	89.08%	64.96%	65.97%
Kentucky	KY	411	Ashland	82.20%	72.96%	76.17%	46.01%
Kentucky	KY	412	Ashland	62.90%	72.96%	76.17%	46.01%
Kentucky	KY	413	Eastern KY	57.40%	75.34%	71.54%	44.69%
Kentucky	KY	414	Eastern KY	58.10%	75.34%	71.54%	44.69%
Kentucky	KY	415	Eastern KY	94.50%	75.34%	71.54%	44.69%
Kentucky	KY	416	Eastern KY	75.40%	75.34%	71.54%	44.69%
Kentucky	KY	417	Eastern KY	79.40%	75.34%	71.54%	44.69%
Kentucky	KY	418	Eastern KY	84.70%	75.34%	71.54%	44.69%
Kentucky	KY	420	Paducah	85.90%	85.17%	65.68%	40.06%
Kentucky	KY	421	Western KY	80.50%	85.17%	65.68%	40.06%
Kentucky	KY	422	Western KY	68.60%	77.06%	80.30%	39.22%
Kentucky	KY	423	Western KY	83.20%	77.06%	80.30%	39.22%

Kentucky	KY	424	Western KY	78.50%	77.06%	80.30%	39.22%
Kentucky	KY	425	South Central KY	82.80%	75.75%	66.32%	62.73%
Kentucky	KY	426	Central KY	76.80%	75.75%	66.32%	62.73%
Kentucky	KY	427	Central KY	92.10%	75.75%	66.32%	62.73%
Kentucky	KY	450	Cincinnatti AreaOH-KY	76.80%	92.28%	68.20%	54.83%
Kentucky	KY	476	Western KY	57.10%	81.11%	76.18%	12.64%
Kentucky	KY	477	Western KY	79.20%	87.10%	68.47%	28.81%
Louisiana	LA	700	New Orleans	83.60%	83.68%	72.19%	54.05%
Louisiana	LA	701	New Orleans	78.30%	90.38%	62.15%	49.05%
Louisiana	LA	703	Baton Rouge	82.20%	83.70%	81.55%	22.49%
Louisiana	LA	704	Baton Rouge	85.50%	83.68%	72.19%	54.05%
Louisiana	LA	705	Southwest LA	66.60%	83.70%	81.55%	22.49%
Louisiana	LA	706	Southwest LA	68.10%	83.70%	81.55%	22.49%
Louisiana	LA	707	Baton Rouge	72.90%	83.70%	81.55%	22.49%
Louisiana	LA	708	Baton Rouge	75.40%	86.14%	73.80%	37.33%
Louisiana	LA	710	Northern LA	81.40%	75.35%	79.83%	39.39%
Louisiana	LA	711	Northern LA	82.90%	84.57%	71.56%	41.01%
Louisiana	LA	712	Northern LA	87.60%	84.57%	71.56%	41.01%
Louisiana	LA	713	Northern LA	91.20%	75.35%	79.83%	39.39%
Louisiana	LA	714	Northern LA	90.70%	75.35%	79.83%	39.39%
Massachusetts	MA	10	Western MA	82.80%	110.17%	66.17%	41.95%
Massachusetts	MA	11	Springfield	85.80%	110.17%	66.17%	41.95%
Massachusetts	MA	12	Western MA	82.40%	110.17%	66.17%	41.95%
Massachusetts	MA	13	Western MA	92.50%	111.43%	69.28%	51.86%
Massachusetts	MA	14	Worster - Fitchburg	82.20%	111.43%	69.28%	51.86%
Massachusetts	MA	15	Worster - Fitchburg	73.40%	114.56%	63.42%	36.11%
Massachusetts	MA	16	Worster - Fitchburg	75.30%	118.11%	74.12%	33.78%

Massachusetts	MA	17	Northwest Boston	83.60%	120.39%	66.73%	35.13%
Massachusetts	MA	18	Northwest Boston	88.10%	119.06%	67.15%	39.05%
Massachusetts	MA	19	Boston	84.20%	119.06%	67.15%	39.05%
Massachusetts	MA	20	Boston	87.00%	115.06%	66.96%	47.98%
Massachusetts	MA	21	Boston	74.20%	124.95%	63.97%	38.05%
Massachusetts	MA	22	Boston	88.90%	124.95%	63.97%	38.05%
Massachusetts	MA	23	Southeast Boston	95.20%	114.64%	66.96%	47.98%
Massachusetts	MA	24	Southeast Boston	88.00%	127.92%	64.69%	32.86%
Massachusetts	MA	25	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	26	Southeast MA	95.70%	115.79%	63.65%	41.30%
Massachusetts	MA	27	Southeast MA	78.90%	112.63%	66.96%	47.98%
Maryland	MD	206	Northwest-Southeast MD	91.60%	105.55%	61.48%	75.50%
Maryland	MD	210	Baltimore	93.30%	105.02%	59.30%	67.86%
Maryland	MD	211	Baltimore	88.40%	105.02%	59.30%	67.86%
Maryland	MD	212	Baltimore	94.30%	98.26%	60.50%	71.97%
Maryland	MD	214	Baltimore	85.10%	105.02%	59.30%	67.86%
Maryland	MD	215	Cumberland	109.20%	94.76%	61.33%	61.99%
Maryland	MD	216	Northwest-Southeast MD	80.80%	93.86%	61.00%	50.03%
Maryland	MD	217	Northwest-Southeast MD	88.20%	101.72%	61.33%	61.99%
Maryland	MD	218	Northwest-Southeast MD	78.80%	101.72%	61.33%	61.99%
Maryland	MD	219	Baltimore	85.80%	105.02%	59.30%	67.86%
Maine	ME	39	Portland-Southwest	80.40%	110.66%	79.12%	19.38%
Maine	ME	40	Portland-Southwest	73.40%	106.51%	78.66%	19.82%
Maine	ME	41	Portland-Southwest	77.40%	110.66%	79.12%	19.38%
Maine	ME	42	Northern ME	77.10%	106.51%	78.66%	19.82%
Maine	ME	43	Northern ME	92.90%	106.51%	78.66%	19.82%
Maine	ME	44	Northern ME	79.10%	98.12%	84.81%	21.05%
Maine	ME	45	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	46	Northern ME	81.50%	98.12%	84.81%	21.05%

Maine	ME	47	Northern ME	81.60%	98.12%	84.81%	21.05%
Maine	ME	48	Portland-Southwest	80.40%	100.16%	84.81%	21.05%
Maine	ME	49	Northern ME	81.60%	98.12%	84.81%	21.05%
Michigan	MI	480	Detroit	96.10%	94.75%	76.15%	59.97%
Michigan	MI	481	Detroit	99.60%	96.33%	71.98%	65.16%
Michigan	MI	482	Detroit	100.60%	92.19%	73.30%	61.41%
Michigan	MI	483	Detroit	95.70%	96.26%	73.59%	60.67%
Michigan	MI	484	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	485	Flint	100.00%	90.49%	74.09%	44.25%
Michigan	MI	486	Saginaw-Midland	100.00%	86.13%	73.37%	33.17%
Michigan	MI	487	Northeast MI	100.10%	86.13%	73.37%	33.17%
Michigan	MI	488	Lansing	95.80%	90.29%	71.28%	23.70%
Michigan	MI	489	Lansing	93.70%	90.29%	71.28%	23.70%
Michigan	MI	490	Southwest MI	85.60%	90.92%	74.29%	21.37%
Michigan	MI	491	Southwest MI	89.70%	90.92%	74.29%	21.37%
Michigan	MI	492	Southwest MI	98.60%	90.92%	74.29%	21.37%
Michigan	MI	493	Northwest MI	98.80%	89.90%	76.90%	25.21%
Michigan	MI	494	Northwest MI	94.70%	89.90%	76.90%	25.21%
Michigan	MI	495	Northwest MI	98.90%	89.90%	76.90%	25.21%
Michigan	MI	496	Northwest MI	77.80%	92.19%	80.45%	21.06%
Michigan	MI	497	Northeast MI	106.00%	92.19%	80.45%	21.06%
Michigan	MI	498	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Michigan	MI	499	Iron Mountain, MI - WI	95.70%	90.41%	84.00%	10.55%
Minnesota	MN	550	Central MN including St. Paul	86.60%	106.10%	71.80%	54.99%
Minnesota	MN	551	Central MN including St. Paul	86.30%	106.10%	71.80%	54.99%
Minnesota	MN	553	Central MN including St. Paul	86.80%	109.00%	71.21%	55.92%
Minnesota	MN	554	Minneapolis	86.00%	109.20%	71.94%	55.83%
Minnesota	MN	555	Central MN including St. Paul	126.10%	109.00%	71.21%	55.92%

Minnesota	MN	556	Duluth	102.20%	91.56%	79.67%	18.15%
Minnesota	MN	557	Duluth	100.40%	91.56%	79.67%	18.15%
Minnesota	MN	558	Duluth	86.60%	91.56%	79.67%	18.15%
Minnesota	MN	559	Rochester	93.60%	94.54%	73.37%	44.59%
Minnesota	MN	560	Western MN	99.70%	94.54%	73.37%	44.59%
Minnesota	MN	561	Western MN	105.60%	84.84%	84.90%	20.70%
Minnesota	MN	562	Western MN	108.30%	84.84%	84.90%	20.70%
Minnesota	MN	563	Central MN including St. Paul	87.90%	91.29%	75.31%	36.05%
Minnesota	MN	564	Central MN including St. Paul	85.20%	91.29%	75.31%	36.05%
Minnesota	MN	565	Western MN	88.60%	85.57%	74.51%	13.79%
Minnesota	MN	566	Western MN	87.20%	85.57%	74.51%	13.79%
Minnesota	MN	567	Western MN	88.60%	85.57%	74.51%	13.79%
Missouri	MO	634	Northern MO	73.30%	97.14%	63.91%	61.05%
Missouri	MO	635	Northern MO	78.40%	78.89%	64.41%	30.03%
Missouri	MO	636	Southeast MO	78.10%	78.04%	68.80%	25.68%
Missouri	MO	637	Southeast MO	68.70%	78.04%	68.80%	25.68%
Missouri	MO	638	Southeast MO	82.70%	72.61%	73.65%	31.70%
Missouri	MO	639	Southeast MO	78.50%	72.61%	73.65%	31.70%
Missouri	MO	640	Kansas City MO-KS	79.60%	88.67%	68.89%	70.15%
Missouri	MO	641	Kansas City MO-KS	84.90%	91.00%	65.32%	65.88%
Missouri	MO	644	Northern MO	76.60%	78.89%	64.41%	30.03%
Missouri	MO	645	St. Joseph	79.20%	78.89%	64.41%	30.03%
Missouri	MO	646	Northern MO	63.80%	78.89%	64.41%	30.03%
Missouri	MO	647	Southwest MO	64.10%	84.08%	76.13%	45.86%
Missouri	MO	648	Southwest MO	74.60%	84.08%	76.13%	45.86%
Missouri	MO	650	Southwest MO	71.40%	88.61%	69.67%	30.81%
Missouri	MO	651	Southwest MO	70.60%	88.61%	69.67%	30.81%
Missouri	MO	652	Columbia	72.80%	88.61%	69.67%	30.81%
Missouri	MO	653	Southwest MO	63.80%	76.53%	73.65%	31.70%
Missouri	MO	654	Southwest MO	73.20%	76.53%	73.65%	31.70%
Missouri	MO	655	Southwest MO	75.10%	76.53%	73.65%	31.70%
Missouri	MO	656	Southwest MO	77.10%	78.21%	78.56%	30.65%
Missouri	MO	657	Southwest MO	70.60%	78.21%	78.56%	30.65%
Missouri	MO	658	Southwest MO	73.40%	86.42%	77.38%	57.21%

Missouri	MO	661	Kansas City MO-KS	74.20%	88.87%	73.46%	72.24%
Missouri	MO	662	Kansas City MO-KS	81.90%	98.43%	70.92%	72.09%
Mississippi	MS	386	Northern MS	89.50%	82.26%	69.40%	37.05%
Mississippi	MS	387	North Central MS	93.30%	84.76%	69.40%	37.05%
Mississippi	MS	388	Northern MS	86.80%	82.26%	69.40%	37.05%
Mississippi	MS	389	North Central MS	78.80%	85.81%	68.35%	39.27%
Mississippi	MS	390	South Central MS	77.00%	83.32%	68.35%	39.27%
Mississippi	MS	391	South Central MS	75.10%	83.32%	68.35%	39.27%
Mississippi	MS	392	Jackson	74.40%	82.87%	76.12%	35.45%
Mississippi	MS	393	South Central MS	70.90%	83.32%	68.35%	39.27%
Mississippi	MS	394	Southern MS	65.60%	82.24%	74.13%	34.04%
Mississippi	MS	395	Southern MS	74.30%	82.24%	74.13%	34.04%
Mississippi	MS	396	Southern MS	80.70%	82.24%	74.13%	34.04%
Mississippi	MS	397	North Central MS	88.30%	84.76%	69.40%	37.05%
Montana	MT	590	Southeast MT	79.00%	86.32%	79.52%	20.54%
Montana	MT	591	Southeast MT	76.90%	96.87%	81.43%	24.62%
Montana	MT	592	Southeast MT	80.70%	86.32%	79.52%	20.54%
Montana	MT	593	Southeast MT	80.80%	86.32%	79.52%	20.54%
Montana	MT	594	Northwest MT	79.90%	84.04%	79.52%	20.54%
Montana	MT	595	Northwest MT	82.90%	84.04%	79.52%	20.54%
Montana	MT	596	Northwest MT	82.60%	84.04%	79.52%	20.54%
Montana	MT	597	Southeast MT	74.30%	86.32%	79.52%	20.54%
Montana	MT	598	Northwest MT	77.20%	94.81%	79.09%	11.34%
Montana	MT	599	Northwest MT	77.30%	94.81%	79.09%	11.34%
North Carolina	NC	270	Greenboro-Winston Salem-High Point	78.00%	93.55%	79.06%	29.77%
North Carolina	NC	271	Greenboro-Winston Salem-High Point	76.50%	97.91%	82.28%	28.26%
North Carolina	NC	272	Greenboro-Winston Salem-High Point	79.90%	92.48%	82.92%	22.19%
North Carolina	NC	273	Greenboro-Winston Salem-High Point	74.30%	93.55%	79.06%	29.77%
North Carolina	NC	274	Greenboro-Winston Salem-High Point	78.30%	97.91%	82.28%	28.26%
North Carolina	NC	275	Raleigh-Durham-East, Central NC	80.60%	102.73%	76.60%	49.48%

North Carolina	NC	276	Raleigh-Durham-East, Central NC	80.20%	105.38%	75.51%	46.30%
North Carolina	NC	277	Raleigh-Durham-East, Central NC	87.40%	103.31%	71.84%	42.76%
North Carolina	NC	278	Northeast NC	77.10%	93.89%	73.83%	29.19%
North Carolina	NC	279	Northeast NC	78.70%	93.89%	73.83%	29.19%
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	83.10%	97.13%	77.68%	48.68%
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	77.40%	97.27%	79.03%	42.88%
North Carolina	NC	282	Charlotte	79.60%	102.42%	79.32%	51.15%
North Carolina	NC	283	Fayetteville	74.90%	93.89%	73.83%	29.19%
North Carolina	NC	284	Wilmington	83.10%	93.89%	73.83%	29.19%
North Carolina	NC	285	Raleigh-Durham-East, Central NC	80.90%	93.89%	73.83%	29.19%
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	72.20%	92.48%	82.92%	22.19%
North Carolina	NC	287	Asheville-Southwest NC	75.40%	92.48%	82.92%	22.19%
North Carolina	NC	288	Asheville-Southwest NC	73.40%	102.70%	74.04%	20.95%
North Carolina	NC	289	Asheville-Southwest NC	76.00%	102.70%	74.04%	20.95%
North Dakota	ND	580	All ND	88.40%	86.41%	79.14%	13.58%
North Dakota	ND	581	All ND	79.10%	94.11%	85.00%	0.00%
North Dakota	ND	582	All ND	88.60%	86.41%	79.14%	13.58%
North Dakota	ND	583	All ND	90.00%	86.41%	79.14%	13.58%
North Dakota	ND	584	All ND	93.20%	86.41%	79.14%	13.58%
North Dakota	ND	585	All ND	88.50%	86.41%	79.14%	13.58%
North Dakota	ND	586	All ND	89.10%	86.41%	79.14%	13.58%
North Dakota	ND	587	All ND	93.60%	86.41%	79.14%	13.58%
North Dakota	ND	588	All ND	89.50%	86.41%	79.14%	13.58%
Nebraska	NE	680	Southeast NE	83.30%	85.13%	64.43%	74.88%

Nebraska	NE	681	Omaha	96.40%	85.13%	64.43%	74.88%
Nebraska	NE	683	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	684	Southeast NE	96.50%	80.62%	67.76%	53.94%
Nebraska	NE	685	Lincoln-North Central	97.20%	80.62%	67.76%	53.94%
Nebraska	NE	686	Lincoln-North Central	73.30%	80.70%	73.36%	39.23%
Nebraska	NE	687	Lincoln-North Central	75.50%	80.70%	73.36%	39.23%
Nebraska	NE	688	West Central NE	71.60%	80.70%	73.36%	39.23%
Nebraska	NE	689	Southeast NE	77.10%	78.29%	73.36%	39.23%
Nebraska	NE	690	Southeast NE	78.70%	78.29%	73.36%	39.23%
Nebraska	NE	691	West Central NE	71.70%	80.70%	73.36%	39.23%
Nebraska	NE	692	West Central NE	72.30%	80.70%	73.36%	39.23%
Nebraska	NE	693	West Central NE	67.90%	80.70%	73.36%	39.23%
New Hampshire	NH	30	Central NH	81.30%	109.71%	75.03%	34.05%
New Hampshire	NH	31	Concord-Manchester	79.70%	111.84%	78.03%	22.49%
New Hampshire	NH	32	Central NH	87.80%	109.71%	75.03%	34.05%
New Hampshire	NH	33	Concord-Manchester	80.40%	111.84%	78.03%	22.49%
New Hampshire	NH	34	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	35	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	36	Central NH	93.90%	106.24%	81.46%	12.44%
New Hampshire	NH	37	Western NH	87.70%	106.24%	81.46%	12.44%
New Hampshire	NH	38	Eastern NH	86.60%	108.96%	77.82%	31.75%
New Jersey	NJ	70	Jersey City	87.40%	112.40%	65.30%	57.39%
New Jersey	NJ	71	Newark-Elizabeth	102.30%	106.56%	64.83%	72.77%

New Jersey	NJ	72	Newark-Elizabeth	105.90%	106.56%	64.83%	72.77%
New Jersey	NJ	73	Jersey City	105.50%	111.34%	64.83%	72.77%
New Jersey	NJ	74	Northern NJ	87.30%	114.26%	70.57%	53.60%
New Jersey	NJ	75	Northern NJ	94.40%	114.26%	70.57%	53.60%
New Jersey	NJ	76	Northern NJ	92.50%	115.33%	67.63%	61.82%
New Jersey	NJ	77	Trenton-Central NJ	100.50%	109.42%	67.19%	66.76%
New Jersey	NJ	78	Northern NJ	92.30%	112.96%	70.38%	69.11%
New Jersey	NJ	79	Northern NJ	84.70%	122.94%	68.07%	41.90%
New Jersey	NJ	80	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	81	Camden-South Central	92.50%	101.59%	65.95%	71.59%
New Jersey	NJ	82	Atlantic City-Southern	94.10%	101.59%	65.95%	71.59%
New Jersey	NJ	83	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	84	Atlantic City-Southern	93.20%	101.59%	65.95%	71.59%
New Jersey	NJ	85	Trenton-Central NJ	91.10%	110.13%	66.24%	61.57%
New Jersey	NJ	86	Trenton-Central NJ	89.40%	110.13%	66.24%	61.57%
New Jersey	NJ	87	Trenton-Central NJ	100.70%	107.06%	65.95%	71.59%
New Jersey	NJ	88	New Brunswick-Perth Amboy	88.60%	111.78%	71.93%	62.30%
New Jersey	NJ	89	New Brunswick-Perth Amboy	94.60%	111.78%	71.93%	62.30%
New Mexico	NM	870	All NM	71.40%	96.47%	74.79%	33.03%
New Mexico	NM	871	All NM	79.30%	96.55%	73.44%	57.80%
New Mexico	NM	872	All NM	75.60%	96.47%	74.79%	33.03%
New Mexico	NM	873	All NM	79.70%	96.47%	74.79%	33.03%
New Mexico	NM	874	All NM	76.30%	96.47%	74.79%	33.03%
New Mexico	NM	875	All NM	72.50%	96.47%	74.79%	33.03%

New Mexico	NM	877	All NM	79.60%	96.47%	74.79%	33.03%
New Mexico	NM	878	All NM	79.20%	87.95%	76.25%	49.78%
New Mexico	NM	879	All NM	79.20%	87.95%	76.25%	49.78%
New Mexico	NM	880	All NM	73.70%	87.95%	76.25%	49.78%
New Mexico	NM	881	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	882	All NM	77.00%	87.95%	76.25%	49.78%
New Mexico	NM	883	All NM	79.30%	87.95%	76.25%	49.78%
New Mexico	NM	884	All NM	78.90%	96.47%	74.79%	33.03%
Nevada	NV	889	Las Vegas	83.90%	90.05%	74.87%	89.07%
Nevada	NV	890	Southern NV	87.70%	90.05%	74.87%	89.07%
Nevada	NV	891	Las Vegas	90.50%	92.46%	74.53%	82.88%
Nevada	NV	893	Northern NV	60.40%	103.61%	81.14%	55.04%
Nevada	NV	894	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	895	Reno	84.20%	103.61%	81.14%	55.04%
Nevada	NV	897	Northern NV	84.60%	103.61%	81.14%	55.04%
Nevada	NV	898	Northern NV	82.10%	103.61%	81.14%	55.04%
New York	NY	100	Manhattan	78.70%	155.56%	58.24%	39.60%
New York	NY	101	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	102	Manhattan	81.70%	155.56%	58.24%	39.60%
New York	NY	103	Staten Island	122.00%	114.82%	63.08%	58.60%
New York	NY	104	Bronx	123.10%	105.62%	62.66%	67.10%
New York	NY	105	Putnam-Westchester	91.80%	119.67%	66.49%	59.93%
New York	NY	106	New Rochelle - White Plains - Yonkers	96.60%	119.55%	67.92%	48.62%
New York	NY	107	New Rochelle - White Plains - Yonkers	89.40%	119.55%	67.92%	48.62%
New York	NY	108	New Rochelle - White Plains - Yonkers	101.20%	119.55%	67.92%	48.62%
New York	NY	109	Suffern Area-Middletown	108.80%	109.38%	64.78%	68.50%
New York	NY	110	Nassau-Suffolk	122.10%	114.82%	63.08%	58.60%
New York	NY	111	Queens	109.40%	114.82%	63.08%	58.60%
New York	NY	112	Brooklyn	139.90%	124.52%	63.60%	51.73%

New York	NY	113	Queens	119.70%	120.81%	64.91%	46.56%
New York	NY	114	Queens	112.70%	116.17%	63.86%	58.45%
New York	NY	115	Nassau-Suffolk	97.40%	117.60%	61.47%	49.83%
New York	NY	116	Queens	110.70%	120.32%	61.47%	49.83%
New York	NY	117	Nassau-Suffolk	105.20%	103.98%	67.22%	69.67%
New York	NY	118	Nassau-Suffolk	99.70%	117.60%	61.47%	49.83%
New York	NY	119	Nassau-Suffolk	103.00%	103.98%	67.22%	69.67%
New York	NY	120	Albany-Schenectady-Troy	89.70%	95.89%	68.13%	53.49%
New York	NY	121	Albany-Schenectady-Troy	91.50%	95.89%	68.13%	53.49%
New York	NY	122	Albany-Schenectady-Troy	89.40%	96.77%	67.94%	49.39%
New York	NY	123	Albany-Schenectady-Troy	91.10%	96.77%	67.94%	49.39%
New York	NY	124	Poughkeepsie-Kingston	87.30%	96.77%	67.94%	49.39%
New York	NY	125	Poughkeepsie-Kingston	92.10%	96.65%	63.20%	72.79%
New York	NY	126	Poughkeepsie-Kingston	93.90%	96.65%	63.20%	72.79%
New York	NY	127	Poughkeepsie-Kingston	91.70%	96.65%	63.20%	72.79%
New York	NY	128	Northeast NY	83.70%	95.89%	68.13%	53.49%
New York	NY	129	Northeast NY	85.50%	87.74%	77.02%	32.42%
New York	NY	130	Syracuse	76.80%	94.43%	71.22%	36.77%
New York	NY	131	Syracuse	86.70%	94.43%	71.22%	36.77%
New York	NY	132	Syracuse	72.50%	94.43%	71.22%	36.77%
New York	NY	133	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	134	Utica-Rome	89.30%	87.74%	77.02%	32.42%
New York	NY	135	Utica-Rome	94.50%	87.74%	77.02%	32.42%
New York	NY	136	Northeast NY	79.40%	87.74%	77.02%	32.42%
New York	NY	137	Southwest NY - Binghamton - Elmira	87.40%	88.18%	77.15%	26.17%
New York	NY	138	Southwest NY - Binghamton - Elmira	87.50%	88.18%	77.15%	26.17%

New York	NY	139	Southwest NY - Binghamton - Elmira	88.10%	88.18%	77.15%	26.17%
New York	NY	140	Northwest NY excluding Buffalo & Rochester	88.20%	85.38%	76.96%	41.04%
New York	NY	141	Northwest NY excluding Buffalo & Rochester	88.20%	85.38%	76.96%	41.04%
New York	NY	142	Buffalo	95.80%	85.92%	72.24%	72.80%
New York	NY	143	Northwest NY excluding Buffalo & Rochester	92.10%	85.38%	76.96%	41.04%
New York	NY	144	Northwest NY excluding Buffalo & Rochester	92.10%	85.38%	76.96%	41.04%
New York	NY	145	Northwest NY excluding Buffalo & Rochester	89.60%	88.91%	78.76%	44.83%
New York	NY	146	Rochester	80.00%	88.91%	78.76%	44.83%
New York	NY	147	Southwest NY - Binghamton - Elmira	84.70%	85.38%	76.96%	41.04%
New York	NY	148	Southwest NY - Binghamton - Elmira	84.70%	85.38%	76.96%	41.04%
New York	NY	149	Southwest NY - Binghamton - Elmira	100.50%	85.38%	76.96%	41.04%
Ohio	OH	430	Marion-Columbus Area	87.10%	93.80%	65.83%	52.95%
Ohio	OH	431	Marion-Columbus Area	88.00%	93.80%	65.83%	52.95%
Ohio	OH	432	Columbus	86.80%	92.96%	67.43%	57.46%
Ohio	OH	433	Marion-Columbus Area	87.60%	82.30%	75.84%	38.68%
Ohio	OH	434	Southwest OH	86.50%	91.26%	63.13%	46.51%
Ohio	OH	435	Southwest OH	86.50%	91.26%	63.13%	46.51%
Ohio	OH	436	Toledo	86.50%	91.26%	63.13%	46.51%
Ohio	OH	437	Southeast OH	79.10%	81.28%	70.93%	43.56%
Ohio	OH	438	Southeast OH	79.10%	81.28%	70.93%	43.56%
Ohio	OH	439	Southeast OH	80.90%	81.28%	70.93%	43.56%
Ohio	OH	440	Cleveland	85.10%	90.15%	68.93%	58.53%
Ohio	OH	441	Cleveland	85.70%	91.53%	65.57%	65.25%
Ohio	OH	442	Akron-Canton	82.70%	90.28%	68.38%	49.10%
Ohio	OH	443	Akron-Canton	80.80%	90.28%	68.38%	49.10%
Ohio	OH	444	Youngstown-Warren	85.30%	80.85%	68.56%	48.59%
Ohio	OH	445	Youngstown-Warren	90.40%	80.85%	68.56%	48.59%
Ohio	OH	446	Akron-Canton	74.30%	81.28%	70.93%	43.56%
Ohio	OH	447	Akron-Canton	69.80%	87.96%	68.01%	46.60%

Ohio	OH	448	Mansfield-Sandusky	94.00%	84.71%	69.45%	44.78%
Ohio	OH	449	Mansfield-Sandusky	108.80%	84.71%	69.45%	44.78%
Ohio	OH	451	Southwest OH	78.00%	92.28%	68.20%	54.83%
Ohio	OH	452	Cincinnatti	73.20%	95.16%	65.69%	50.50%
Ohio	OH	453	Southwest OH	79.40%	84.98%	64.82%	39.89%
Ohio	OH	454	Dayton	83.50%	89.33%	63.11%	54.04%
Ohio	OH	455	Southwest OH	71.60%	84.98%	64.82%	39.89%
Ohio	OH	456	Southwest OH	74.30%	81.86%	72.22%	47.18%
Ohio	OH	457	Southeast OH	77.80%	81.86%	72.22%	47.18%
Ohio	OH	458	Southwest OH	87.70%	82.30%	75.84%	38.68%
Oklaho ma	OK	730	Central OK	76.70%	90.92%	67.57%	60.70%
Oklaho ma	OK	731	Oklahoma City	80.80%	90.92%	67.57%	60.70%
Oklaho ma	OK	734	Central OK	91.20%	85.24%	64.06%	35.68%
Oklaho ma	OK	735	Western OK	89.40%	83.38%	75.17%	50.04%
Oklaho ma	OK	736	Western OK	80.30%	83.38%	75.17%	50.04%
Oklaho ma	OK	737	Western OK	97.30%	86.23%	68.33%	19.37%
Oklaho ma	OK	738	Western OK	88.10%	86.23%	68.33%	19.37%
Oklaho ma	OK	739	Western OK	92.30%	83.38%	75.17%	50.04%
Oklaho ma	OK	740	Eastern OK	71.90%	87.09%	71.71%	53.72%
Oklaho ma	OK	741	Tulsa	71.30%	88.59%	70.22%	64.25%
Oklaho ma	OK	743	Eastern OK	90.30%	80.47%	71.12%	52.68%
Oklaho ma	OK	744	Eastern OK	89.90%	80.47%	71.12%	52.68%
Oklaho ma	OK	745	Eastern OK	83.60%	85.24%	64.06%	35.68%
Oklaho ma	OK	746	Eastern OK	110.90%	87.02%	68.33%	19.37%
Oklaho ma	OK	747	Eastern OK	73.30%	85.24%	64.06%	35.68%
Oklaho ma	OK	748	Eastern OK	83.20%	80.47%	71.12%	52.68%
Oklaho ma	OK	749	Eastern OK	85.40%	85.24%	64.06%	35.68%
Oregon	OR	970	Miscellaneous OR	88.00%	102.85%	75.38%	48.21%
Oregon	OR	971	Miscellaneous OR	89.40%	102.85%	75.38%	48.21%
Oregon	OR	972	Portland	88.20%	102.65%	73.83%	46.20%
Oregon	OR	973	Salem	89.90%	102.38%	77.86%	33.82%
Oregon	OR	974	Eugene	91.30%	98.21%	78.92%	37.22%
Oregon	OR	975	Miscellaneous OR	95.50%	98.21%	78.92%	37.22%
Oregon	OR	976	Miscellaneous OR	103.60%	99.08%	82.63%	32.23%
Oregon	OR	977	Miscellaneous OR	100.00%	99.08%	82.63%	32.23%

Oregon	OR	978	Miscellaneous OR	92.90%	92.99%	79.47%	47.47%
Oregon	OR	979	Miscellaneous OR	107.40%	92.99%	79.47%	47.47%
Pennsylvania	PA	150	Pittsburgh	92.50%	81.91%	63.70%	76.37%
Pennsylvania	PA	151	Pittsburgh	90.90%	82.36%	65.94%	78.78%
Pennsylvania	PA	152	Pittsburgh	90.80%	84.82%	64.81%	82.46%
Pennsylvania	PA	153	Washington	96.30%	82.47%	57.74%	75.87%
Pennsylvania	PA	154	Southwest PA	90.10%	82.47%	57.74%	75.87%
Pennsylvania	PA	155	Southwest PA	92.70%	79.85%	61.66%	79.40%
Pennsylvania	PA	156	Southwest PA	98.30%	79.85%	61.66%	79.40%
Pennsylvania	PA	157	West Central PA	94.40%	83.08%	73.84%	73.51%
Pennsylvania	PA	158	West Central PA	94.00%	83.08%	73.84%	73.51%
Pennsylvania	PA	159	Johnstown	101.60%	73.77%	73.84%	73.51%
Pennsylvania	PA	160	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	161	Northwest PA	99.00%	82.64%	63.95%	61.44%
Pennsylvania	PA	162	West Central PA	108.30%	74.90%	78.54%	48.53%
Pennsylvania	PA	163	Northwest PA	96.50%	73.35%	78.54%	48.53%
Pennsylvania	PA	164	Northwest PA	93.20%	80.30%	73.50%	63.29%
Pennsylvania	PA	165	Erie	92.90%	80.30%	73.50%	63.29%
Pennsylvania	PA	166	West Central PA	105.50%	83.08%	73.84%	73.51%
Pennsylvania	PA	167	West Central PA	88.50%	74.90%	78.54%	48.53%
Pennsylvania	PA	168	West Central PA	83.60%	82.84%	79.76%	43.10%
Pennsylvania	PA	169	Reading-East Central PA	84.30%	81.24%	81.30%	45.64%
Pennsylvania	PA	170	West Central PA	86.30%	86.43%	71.52%	57.18%
Pennsylvania	PA	171	Harrisburg	76.80%	86.43%	71.52%	57.18%
Pennsylvania	PA	172	Southwest PA	95.90%	78.94%	70.94%	54.23%

Pennsylvania	PA	173	Lancaster-York	86.70%	89.79%	70.94%	54.23%
Pennsylvania	PA	174	Lancaster-York	87.00%	89.79%	70.94%	54.23%
Pennsylvania	PA	175	Lancaster-York	89.30%	89.79%	70.94%	54.23%
Pennsylvania	PA	176	Lancaster-York	92.50%	91.74%	73.41%	71.72%
Pennsylvania	PA	177	Reading-East Central PA	94.70%	81.24%	81.30%	45.64%
Pennsylvania	PA	178	Reading-East Central PA	100.90%	81.24%	81.30%	45.64%
Pennsylvania	PA	179	Reading-East Central PA	93.50%	86.61%	77.11%	62.09%
Pennsylvania	PA	180	Northeast PA	99.50%	91.88%	64.98%	71.04%
Pennsylvania	PA	181	Allentown	97.60%	94.98%	67.14%	74.53%
Pennsylvania	PA	182	Northeast PA	107.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	183	Northeast PA	102.90%	94.98%	67.14%	74.53%
Pennsylvania	PA	184	Northeast PA	100.80%	85.59%	71.53%	84.49%
Pennsylvania	PA	185	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	186	Northeast PA	97.80%	82.14%	72.33%	66.94%
Pennsylvania	PA	187	Scranton-Wilkes Barre	102.00%	82.01%	71.53%	84.49%
Pennsylvania	PA	188	Northeast PA	101.00%	82.14%	72.33%	66.94%
Pennsylvania	PA	189	Reading-East Central PA	95.90%	104.05%	64.81%	64.12%
Pennsylvania	PA	190	Philadelphia	98.60%	101.39%	60.74%	65.43%
Pennsylvania	PA	191	Philadelphia	102.50%	98.93%	62.25%	67.10%
Pennsylvania	PA	192	Philadelphia	109.80%	126.02%	62.25%	67.10%
Pennsylvania	PA	193	Reading-East Central PA	102.30%	104.05%	64.81%	64.12%
Pennsylvania	PA	194	Reading-East Central PA	99.40%	104.05%	64.81%	64.12%
Pennsylvania	PA	195	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%
Pennsylvania	PA	196	Reading-East Central PA	88.30%	86.61%	77.11%	62.09%

Puerto Rico	PR	6	All PR	97.20%	63.99%	88.92%	40.26%
Puerto Rico	PR	7	All PR	92.30%	63.99%	88.92%	40.26%
Puerto Rico	PR	9	All PR	113.20%	70.03%	85.76%	33.46%
Rhode Island	RI	28	All other	81.90%	96.53%	74.81%	59.68%
Rhode Island	RI	29	Providence	87.80%	102.88%	71.19%	55.12%
South Carolina	SC	290	Miscellaneous SC	71.40%	89.13%	75.15%	30.44%
South Carolina	SC	291	Miscellaneous SC	73.00%	89.13%	75.15%	30.44%
South Carolina	SC	292	Columbia	77.80%	93.56%	74.14%	41.87%
South Carolina	SC	293	Greenville-Spartansburg	75.40%	90.51%	76.19%	26.01%
South Carolina	SC	294	Charleston	76.20%	93.42%	78.09%	54.15%
South Carolina	SC	295	Miscellaneous SC	76.80%	89.13%	75.15%	30.44%
South Carolina	SC	296	Greenville-Spartansburg	73.60%	90.51%	76.19%	26.01%
South Carolina	SC	297	Miscellaneous SC	75.70%	89.13%	75.15%	30.44%
South Carolina	SC	298	Miscellaneous SC	83.50%	89.13%	75.15%	30.44%
South Carolina	SC	299	Miscellaneous SC	83.50%	93.42%	78.09%	54.15%
South Dakota	SD	570	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	571	Sioux Falls	85.20%	91.15%	82.50%	24.79%
South Dakota	SD	572	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	573	SD except Sioux Falls	89.60%	86.40%	78.07%	23.31%
South Dakota	SD	574	SD except Sioux Falls	89.10%	86.40%	78.07%	23.31%
South Dakota	SD	575	SD except Sioux Falls	89.20%	86.40%	78.07%	23.31%
South Dakota	SD	576	SD except Sioux Falls	90.00%	86.40%	78.07%	23.31%
South Dakota	SD	577	SD except Sioux Falls	86.20%	86.40%	78.07%	23.31%
Tennessee	TN	307	Chattanooga TN-GA	68.60%	91.11%	74.73%	45.85%

Tennessee	TN	370	Nashville-Columbia	74.30%	91.38%	65.20%	66.31%
Tennessee	TN	371	Nashville-Columbia	72.90%	89.11%	66.43%	67.65%
Tennessee	TN	372	Nashville-Columbia	65.20%	96.56%	69.00%	58.33%
Tennessee	TN	373	Knoxville Area	75.10%	83.69%	74.98%	48.15%
Tennessee	TN	374	Chattanooga TN-GA	71.70%	86.41%	71.53%	43.41%
Tennessee	TN	376	Johnson City	76.20%	78.47%	80.39%	49.40%
Tennessee	TN	377	Knoxville Area	85.50%	84.96%	71.04%	37.99%
Tennessee	TN	378	Knoxville Area	78.60%	84.96%	71.04%	37.99%
Tennessee	TN	379	Knoxville	75.70%	91.11%	69.79%	45.07%
Tennessee	TN	380	Western TN	79.60%	82.46%	71.19%	62.01%
Tennessee	TN	381	Memphis	66.20%	84.71%	73.28%	49.80%
Tennessee	TN	382	Western TN	80.80%	82.46%	71.19%	62.01%
Tennessee	TN	383	Western TN	95.60%	82.46%	71.19%	62.01%
Tennessee	TN	384	Nashville-Columbia	81.40%	83.86%	71.19%	62.01%
Tennessee	TN	385	Knoxville Area	91.10%	84.96%	71.04%	37.99%
Texas	TX	750	Dallas-Ft. Worth	88.80%	96.99%	67.50%	57.81%
Texas	TX	751	Dallas-Ft. Worth	88.80%	97.60%	66.03%	69.03%
Texas	TX	752	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	753	Dallas-Ft. Worth	88.70%	100.92%	66.02%	56.43%
Texas	TX	754	Northeast TX	76.20%	84.47%	76.21%	35.01%
Texas	TX	755	Texarkana TX-AR	79.00%	84.47%	76.21%	35.01%
Texas	TX	756	Northeast TX	75.50%	84.47%	76.21%	35.01%
Texas	TX	757	Northeast TX	77.00%	84.47%	76.21%	35.01%
Texas	TX	758	Northeast TX	91.90%	84.47%	76.21%	35.01%
Texas	TX	759	Northeast TX	92.70%	84.47%	76.21%	35.01%
Texas	TX	760	Dallas-Ft. Worth	78.20%	93.28%	69.75%	53.59%
Texas	TX	761	Dallas-Ft. Worth	78.20%	89.03%	72.18%	57.49%
Texas	TX	762	Wichita Falls-Denton	78.90%	94.13%	65.55%	59.53%
Texas	TX	763	Wichita Falls-Denton	90.40%	82.14%	79.00%	32.62%
Texas	TX	764	Central TX excluding Austin - San Antonio	91.60%	85.55%	67.41%	58.09%

Texas	TX	765	Central TX excluding Austin - San Antonio	103.80%	89.74%	70.67%	59.25%
Texas	TX	766	Central TX excluding Austin - San Antonio	87.80%	89.74%	70.67%	59.25%
Texas	TX	767	Central TX excluding Austin - San Antonio	83.70%	85.55%	67.41%	58.09%
Texas	TX	768	Central TX excluding Austin - San Antonio	82.30%	88.83%	66.40%	23.98%
Texas	TX	769	Central TX excluding Austin - San Antonio	95.50%	88.83%	66.40%	23.98%
Texas	TX	770	Texas City - Houston - Galveston	76.20%	98.13%	66.30%	46.61%
Texas	TX	771	Texas City - Houston - Galveston	115.70%	98.13%	66.30%	46.61%
Texas	TX	772	Texas City - Houston - Galveston	83.60%	98.13%	66.30%	46.61%
Texas	TX	773	Northeast TX	79.00%	95.22%	66.97%	45.82%
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	99.00%	94.01%	66.39%	58.50%
Texas	TX	775	Texas City - Houston - Galveston	81.10%	86.72%	74.07%	54.63%
Texas	TX	776	Orange - Beaumount - Pt. Arthur	84.10%	84.90%	72.77%	38.57%
Texas	TX	777	Orange - Beaumount - Pt. Arthur	91.30%	84.90%	72.77%	38.57%
Texas	TX	778	Northeast TX	75.70%	89.83%	70.67%	59.25%
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	96.70%	83.41%	74.25%	50.42%
Texas	TX	780	Central TX excluding Austin - San Antonio	74.50%	87.90%	65.92%	64.78%
Texas	TX	781	Central TX excluding Austin - San Antonio	65.20%	83.41%	74.25%	50.42%
Texas	TX	782	San Antonio	77.50%	83.56%	65.92%	64.78%
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	80.00%	79.48%	77.37%	57.84%
Texas	TX	784	Corpus - Christi - Victoria - Houston Area	73.90%	79.48%	77.37%	57.84%
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	70.80%	79.48%	77.37%	57.84%
Texas	TX	786	Austin	82.70%	99.24%	65.79%	63.62%
Texas	TX	787	Austin	80.90%	101.33%	67.40%	56.00%
Texas	TX	788	Central TX excluding Austin - San Antonio	95.90%	88.83%	66.40%	23.98%

Texas	TX	789	Central TX excluding Austin - San Antonio	106.50%	100.32%	67.40%	56.00%
Texas	TX	790	Lubbock, Amarillo Areas, Childress	86.40%	90.05%	84.31%	21.67%
Texas	TX	791	Amarillo	74.50%	90.05%	84.31%	21.67%
Texas	TX	792	Lubbock, Amarillo Areas, Childress	63.50%	90.05%	84.31%	21.67%
Texas	TX	793	Lubbock, Amarillo Areas, Childress	81.30%	91.11%	73.07%	37.54%
Texas	TX	794	Lubbock	79.80%	87.99%	73.07%	37.54%
Texas	TX	795	Central TX excluding Austin - San Antonio	80.10%	87.99%	73.07%	37.54%
Texas	TX	796	Central TX excluding Austin - San Antonio	84.60%	87.99%	73.07%	37.54%
Texas	TX	797	Central TX excluding Austin - San Antonio	66.20%	88.83%	66.40%	23.98%
Texas	TX	798	El Paso	57.00%	85.48%	68.57%	63.03%
Texas	TX	799	El Paso	69.10%	85.48%	68.57%	63.03%
Texas	TX	885	El Paso	89.90%	113.81%	68.57%	63.03%
Utah	UT	840	Northern Utah excluding Salt Lake City	115.80%	77.48%	71.24%	89.48%
Utah	UT	841	Salt Lake City	107.60%	78.77%	71.48%	80.22%
Utah	UT	842	Salt Lake City	157.10%	82.12%	67.08%	84.55%
Utah	UT	843	Northern Utah excluding Salt Lake City	112.90%	76.82%	67.08%	84.55%
Utah	UT	844	Ogden	112.90%	76.82%	67.08%	84.55%
Utah	UT	845	Central & Southern UT	107.90%	71.45%	69.70%	68.96%
Utah	UT	846	Central & Southern UT	123.90%	71.45%	69.70%	68.96%
Utah	UT	847	Central & Southern UT	131.00%	71.45%	69.70%	68.96%
Virginia	VA	224	Northern VA	80.50%	107.17%	58.68%	65.06%
Virginia	VA	225	Northern VA	88.40%	107.17%	58.68%	65.06%
Virginia	VA	226	Northern VA	84.50%	96.93%	68.78%	32.43%
Virginia	VA	227	Northern VA	75.80%	96.93%	68.78%	32.43%
Virginia	VA	228	Northern VA	76.50%	96.93%	68.78%	32.43%
Virginia	VA	229	Northern VA	69.90%	96.93%	68.78%	32.43%
Virginia	VA	230	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	231	Southeast VA	84.40%	95.74%	70.72%	66.66%
Virginia	VA	232	Richmond	86.60%	93.79%	70.10%	65.22%
Virginia	VA	233	Southeast VA	87.00%	96.00%	64.24%	62.76%
Virginia	VA	234	Southeast VA	85.50%	96.55%	73.04%	83.39%
Virginia	VA	235	Norfolk-Portsmouth	87.90%	96.00%	64.24%	62.76%
Virginia	VA	236	Southeast VA	81.90%	96.43%	63.74%	51.98%

Virginia	VA	237	Norfolk-Portsmouth	84.50%	96.43%	63.74%	51.98%
Virginia	VA	238	Southeast VA	80.40%	96.00%	64.24%	62.76%
Virginia	VA	239	Southwest VA	78.00%	87.63%	75.61%	32.43%
Virginia	VA	240	Southwest VA	79.90%	89.53%	82.26%	27.53%
Virginia	VA	241	Southwest VA	83.40%	89.53%	82.26%	27.53%
Virginia	VA	242	Southwest VA	66.10%	89.53%	82.26%	27.53%
Virginia	VA	243	Southwest VA	77.50%	89.53%	82.26%	27.53%
Virginia	VA	244	Southwest VA	83.50%	96.67%	68.78%	32.43%
Virginia	VA	245	Southwest VA	80.70%	87.63%	75.61%	32.43%
Virginia	VA	246	Southwest VA	68.00%	89.53%	82.26%	27.53%
Virgin Islands	VI	8	All VI	59.10%	103.81%	86.66%	27.32%
Vermont	VT	50	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	51	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	52	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	53	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	54	All VT	91.10%	100.86%	77.13%	32.57%
Vermont	VT	56	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	57	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	58	All VT	89.80%	100.86%	77.13%	32.57%
Vermont	VT	59	All VT	89.80%	100.86%	77.13%	32.57%
Washington	WA	980	Seattle-Tacoma	95.40%	115.17%	74.61%	49.50%
Washington	WA	981	Seattle-Tacoma	97.40%	116.53%	75.18%	44.51%
Washington	WA	982	Seattle-Tacoma	92.10%	106.76%	78.44%	42.68%
Washington	WA	983	Seattle-Tacoma	96.40%	109.98%	75.55%	51.85%
Washington	WA	984	Seattle-Tacoma	96.00%	109.98%	75.55%	51.85%
Washington	WA	985	Olympia	96.90%	105.90%	75.26%	36.51%
Washington	WA	986	Central & Southern WA	103.20%	100.96%	76.98%	63.02%
Washington	WA	988	Central & Southern WA	103.70%	104.83%	76.61%	48.40%
Washington	WA	989	Central & Southern WA	102.10%	104.83%	76.61%	48.40%
Washington	WA	990	Spokane - Lewiston - Eastern WA	126.70%	100.83%	70.26%	63.05%
Washington	WA	991	Spokane - Lewiston - Eastern WA	123.20%	100.83%	70.26%	63.05%
Washington	WA	992	Spokane - Lewiston - Eastern WA	102.40%	99.49%	74.12%	56.22%
Washington	WA	993	Central & Southern WA	115.70%	106.53%	83.44%	59.02%

Washington	WA	994	Spokane - Lewiston - Eastern WA	90.20%	102.37%	83.44%	59.02%
Wisconsin	WI	530	Kenosha-Racine Sheboygan	84.70%	97.82%	69.70%	42.50%
Wisconsin	WI	531	Kenosha-Racine Sheboygan	77.30%	98.45%	74.82%	40.78%
Wisconsin	WI	532	Milwaukee	81.60%	96.98%	72.99%	48.01%
Wisconsin	WI	534	Kenosha-Racine Sheboygan	89.30%	97.73%	82.26%	24.02%
Wisconsin	WI	535	Madison	78.10%	92.70%	76.78%	25.09%
Wisconsin	WI	537	Madison	70.70%	107.23%	84.15%	48.99%
Wisconsin	WI	538	Madison	77.30%	92.70%	76.78%	25.09%
Wisconsin	WI	539	Portage - Appleton - Oshkosh	75.90%	97.82%	69.70%	42.50%
Wisconsin	WI	540	Northwest WI	87.80%	92.76%	71.20%	26.79%
Wisconsin	WI	541	North Central-Northwest WI	77.40%	92.59%	86.51%	14.96%
Wisconsin	WI	542	North Central-Northwest WI	79.30%	92.59%	86.51%	14.96%
Wisconsin	WI	543	North Central-Northwest WI	69.50%	104.72%	84.40%	31.73%
Wisconsin	WI	544	North Central-Northwest WI	76.90%	97.08%	81.42%	29.78%
Wisconsin	WI	545	North Central-Northwest WI	76.70%	92.83%	71.20%	26.79%
Wisconsin	WI	546	North Central-Northwest WI	81.50%	97.08%	81.42%	29.78%
Wisconsin	WI	547	Northwest WI	78.60%	97.08%	81.42%	29.78%
Wisconsin	WI	548	Northwest WI	88.60%	92.76%	71.20%	26.79%
Wisconsin	WI	549	Portage - Appleton - Oshkosh	92.20%	97.08%	81.42%	29.78%
West Virginia	WV	247	Huntington-Southwest	77.90%	80.69%	74.22%	49.46%
West Virginia	WV	248	Huntington-Southwest	53.00%	80.69%	74.22%	49.46%
West Virginia	WV	249	Eastern WV	70.20%	86.57%	74.22%	49.46%
West Virginia	WV	250	Wheeting - Northwest - Central WV	82.60%	80.69%	74.22%	49.46%
West Virginia	WV	251	Wheeting - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%

West Virginia	WV	252	Wheeting - Northwest - Central WV	73.60%	80.69%	74.22%	49.46%
West Virginia	WV	253	Charlestown	65.80%	80.69%	74.22%	49.46%
West Virginia	WV	254	Eastern WV	83.60%	83.61%	77.81%	43.51%
West Virginia	WV	255	Huntington-Southwest	75.30%	80.69%	74.22%	49.46%
West Virginia	WV	256	Huntington-Southwest	78.30%	80.69%	74.22%	49.46%
West Virginia	WV	257	Huntington-Southwest	78.70%	80.69%	74.22%	49.46%
West Virginia	WV	258	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	259	Huntington-Southwest	84.60%	80.69%	74.22%	49.46%
West Virginia	WV	260	Wheeting - Northwest - Central WV	74.40%	77.18%	69.46%	46.54%
West Virginia	WV	261	Wheeting - Northwest - Central WV	83.50%	81.54%	77.81%	43.51%
West Virginia	WV	262	Wheeting - Northwest - Central WV	83.80%	81.54%	77.81%	43.51%
West Virginia	WV	263	Wheeting - Northwest - Central WV	84.70%	81.54%	77.81%	43.51%
West Virginia	WV	264	Wheeting - Northwest - Central WV	86.00%	81.54%	77.81%	43.51%
West Virginia	WV	265	Wheeting - Northwest - Central WV	83.30%	77.18%	69.46%	46.54%
West Virginia	WV	266	Wheeting - Northwest - Central WV	86.60%	80.69%	74.22%	49.46%
West Virginia	WV	267	Eastern WV	74.10%	83.61%	77.81%	43.51%
West Virginia	WV	268	Eastern WV	74.70%	83.61%	77.81%	43.51%
Wyoming	WY	820	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	821	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	822	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	823	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	824	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	825	All WY	77.10%	88.96%	63.42%	7.28%
Wyoming	WY	826	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	827	All WY	79.30%	88.96%	63.42%	7.28%

Wyoming	WY	828	All WY	79.30%	88.96%	63.42%	7.28%
Wyoming	WY	829	All WY	76.10%	88.60%	83.97%	6.88%
Wyoming	WY	830	All WY	75.30%	88.60%	83.97%	6.88%
Wyoming	WY	831	All WY	76.10%	88.60%	83.97%	6.88%

Table 6d(a): 'Historical Trend' Factors

Year	Trend for R&C Plans **In-Network** (applicable to Class A, B & C)	Trend for R&C Plans **Out-of-Network** (applicable to Class A, B & C)	Trend for R&C Plans **In & Out-of-Network** (applicable to Class D - Ortho)
1999	6.5%	6.5%	2.0%
2000-2003	7.0%	7.5%	2.0%
2004-2005	7.0%	8.0%	2.0%
2006	6.0%	8.0%	2.0%
2007 - 2009	5.0%	7.0%	2.0%
1/1/2010 - 3/31/2012	6.0%	8.0%	2.0%
4/1/2012 and later	5.0%	7.0%	2.0%

Table 6d(b): 'Relative Trend' Factors

Relative Trend for Class D - Ortho = 1.00

Deductible Applies to All Services (applicable to Class A, B & C)

Area Factor < .85									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.580	0.680	0.740	0.820	0.900	0.940	0.980	1.020	1.060
$500	0.580	0.680	0.740	0.820	0.900	0.940	0.980	1.020	1.060
$750	0.690	0.770	0.850	0.925	1.000	1.050	1.100	1.150	1.200
$1,000	0.810	0.900	0.990	1.070	1.150	1.210	1.270	1.330	1.390
$1,250	0.885	0.970	1.060	1.143	1.225	1.284	1.343	1.402	1.460
$1,500	0.960	1.040	1.130	1.215	1.300	1.358	1.415	1.473	1.530
$1,750	0.975	1.055	1.145	1.230	1.315	1.373	1.430	1.488	1.545
$2,000	0.990	1.070	1.160	1.245	1.330	1.388	1.445	1.503	1.560
Unlimited	1.000	1.080	1.180	1.260	1.340	1.400	1.460	1.520	1.580
Area Factor .85 to 1.15									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.560	0.610	0.680	0.735	0.790	0.833	0.875	0.918	0.960
$500	0.560	0.610	0.680	0.735	0.790	0.833	0.875	0.918	0.960
$750	0.630	0.710	0.780	0.845	0.910	0.953	0.995	1.038	1.080
$1,000	0.730	0.790	0.850	0.920	0.990	1.040	1.090	1.140	1.190
$1,250	0.820	0.885	0.950	1.023	1.095	1.148	1.200	1.253	1.305
$1,500	0.910	0.980	1.050	1.125	1.200	1.255	1.310	1.365	1.420
$1,750	0.940	1.010	1.080	1.155	1.230	1.284	1.338	1.392	1.445
$2,000	0.970	1.040	1.110	1.185	1.260	1.313	1.365	1.418	1.470
Unlimited	1.000	1.070	1.140	1.215	1.290	1.343	1.395	1.448	1.500
Area Factor > 1.15									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.500	0.550	0.610	0.670	0.730	0.768	0.805	0.843	0.880
$500	0.500	0.550	0.610	0.670	0.730	0.768	0.805	0.843	0.880
$750	0.580	0.650	0.700	0.745	0.790	0.828	0.865	0.903	0.940
$1,000	0.660	0.720	0.780	0.820	0.860	0.898	0.935	0.973	1.010
$1,250	0.740	0.800	0.855	0.903	0.950	0.993	1.035	1.078	1.120
$1,500	0.820	0.880	0.930	0.985	1.040	1.088	1.135	1.183	1.230
$1,750	0.875	0.935	0.990	1.048	1.105	1.152	1.198	1.244	1.290
$2,000	0.930	0.990	1.050	1.110	1.170	1.215	1.260	1.305	1.350
Unlimited	1.000	1.050	1.110	1.170	1.230	1.278	1.325	1.373	1.420

Deductible Applies to Classes B&C Only (applicable to Class A, B & C)

Area Factor < .85									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.580	0.660	0.720	0.790	0.860	0.908	0.955	1.003	1.050
$500	0.580	0.660	0.720	0.790	0.860	0.908	0.955	1.003	1.050
$750	0.690	0.760	0.810	0.885	0.960	1.010	1.060	1.110	1.160
$1,000	0.810	0.890	0.950	1.025	1.100	1.160	1.220	1.280	1.340
$1,250	0.885	0.955	1.020	1.098	1.175	1.235	1.295	1.355	1.415
$1,500	0.960	1.020	1.090	1.170	1.250	1.310	1.370	1.430	1.490
$1,750	0.975	1.035	1.110	1.188	1.265	1.325	1.385	1.445	1.505
$2,000	0.990	1.050	1.130	1.205	1.280	1.340	1.400	1.460	1.520
Unlimited	1.000	1.070	1.140	1.215	1.290	1.350	1.410	1.470	1.530
Area Factor .85 to 1.15									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.560	0.600	0.640	0.695	0.750	0.798	0.845	0.893	0.940
$500	0.560	0.600	0.640	0.695	0.750	0.798	0.845	0.893	0.940
$750	0.630	0.690	0.760	0.810	0.860	0.900	0.940	0.980	1.020
$1,000	0.730	0.780	0.820	0.885	0.950	1.000	1.050	1.100	1.150
$1,250	0.820	0.870	0.920	0.985	1.050	1.102	1.153	1.204	1.255
$1,500	0.910	0.960	1.020	1.085	1.150	1.203	1.255	1.308	1.360
$1,750	0.940	0.990	1.050	1.115	1.180	1.233	1.285	1.338	1.390
$2,000	0.970	1.020	1.080	1.145	1.210	1.263	1.315	1.368	1.420
Unlimited	1.000	1.050	1.110	1.175	1.240	1.293	1.345	1.398	1.450
Area Factor > 1.15									
	Annual Deductible								
Annual Maximum	$0	$25	$50	$75	$100	$125	$150	$175	$200 and Over
$250	0.500	0.550	0.580	0.630	0.680	0.720	0.760	0.800	0.840
$500	0.500	0.550	0.580	0.630	0.680	0.720	0.760	0.800	0.840
$750	0.580	0.640	0.690	0.720	0.750	0.790	0.830	0.870	0.910
$1,000	0.660	0.700	0.750	0.790	0.830	0.870	0.910	0.950	0.990
$1,250	0.740	0.780	0.830	0.873	0.915	0.958	1.000	1.043	1.085
$1,500	0.820	0.860	0.910	0.955	1.000	1.045	1.090	1.135	1.180
$1,750	0.875	0.920	0.965	1.015	1.065	1.109	1.153	1.197	1.240
$2,000	0.930	0.980	1.020	1.075	1.130	1.173	1.215	1.258	1.300
Unlimited	1.000	1.040	1.090	1.140	1.190	1.235	1.280	1.325	1.370

Deductible Applies to Class C Only (applicable to Class A, B & C)

Area Factor < .85									
	Annual Deductible								
Annual Maximum	**$0**	**$25**	**$50**	**$75**	**$100**	**$125**	**$150**	**$175**	**$200 and Over**
$250	0.580	0.546	0.531	0.552	0.572	0.579	0.587	0.594	0.601
$500	0.580	0.546	0.531	0.552	0.572	0.579	0.587	0.594	0.601
$750	0.690	0.681	0.664	0.663	0.661	0.665	0.670	0.674	0.678
$1,000	0.810	0.792	0.774	0.785	0.795	0.809	0.824	0.838	0.852
$1,250	0.885	0.858	0.836	0.843	0.849	0.862	0.876	0.889	0.902
$1,500	0.960	0.923	0.898	0.901	0.903	0.915	0.927	0.939	0.951
$1,750	0.975	0.935	0.910	0.912	0.913	0.926	0.938	0.950	0.963
$2,000	0.990	0.947	0.922	0.923	0.923	0.936	0.949	0.961	0.974
Unlimited	1.000	0.968	0.938	0.935	0.932	0.945	0.957	0.970	0.982
Area Factor .85 to 1.15									
	Annual Deductible								
Annual Maximum	**$0**	**$25**	**$50**	**$75**	**$100**	**$125**	**$150**	**$175**	**$200 and Over**
$250	0.560	0.526	0.505	0.511	0.516	0.525	0.534	0.543	0.552
$500	0.560	0.526	0.505	0.511	0.516	0.525	0.534	0.543	0.552
$750	0.630	0.630	0.619	0.619	0.619	0.625	0.630	0.636	0.641
$1,000	0.730	0.693	0.650	0.667	0.684	0.695	0.706	0.717	0.728
$1,250	0.820	0.792	0.761	0.768	0.775	0.786	0.796	0.806	0.817
$1,500	0.910	0.891	0.871	0.869	0.866	0.876	0.886	0.895	0.905
$1,750	0.940	0.918	0.893	0.892	0.890	0.900	0.909	0.918	0.927
$2,000	0.970	0.945	0.915	0.915	0.914	0.923	0.931	0.940	0.948
Unlimited	1.000	0.975	0.947	0.943	0.938	0.946	0.954	0.961	0.969
Area Factor > 1.15									
	Annual Deductible								
Annual Maximum	**$0**	**$25**	**$50**	**$75**	**$100**	**$125**	**$150**	**$175**	**$200 and Over**
$250	0.500	0.486	0.456	0.463	0.469	0.480	0.491	0.502	0.513
$500	0.500	0.486	0.456	0.463	0.469	0.480	0.491	0.502	0.513
$750	0.580	0.562	0.539	0.537	0.535	0.547	0.558	0.570	0.581
$1,000	0.660	0.637	0.626	0.622	0.618	0.627	0.637	0.646	0.655
$1,250	0.740	0.719	0.706	0.702	0.698	0.708	0.718	0.728	0.738
$1,500	0.820	0.801	0.785	0.781	0.777	0.788	0.799	0.809	0.820
$1,750	0.875	0.856	0.833	0.828	0.823	0.831	0.839	0.846	0.854
$2,000	0.930	0.910	0.881	0.875	0.869	0.874	0.879	0.883	0.888
Unlimited	1.000	0.970	0.952	0.942	0.931	0.936	0.941	0.945	0.950

Table 6e: Adjustments For Alternate 'Rate Guarantee' Factors

	Under 100 Eligible Lives	100 and over Eligible Lives
6 Months	0.985	0.985
7 Months	0.988	0.988
8 Months	0.990	0.990
9 Months	0.993	0.993
10 Months	0.995	0.995
11 Months	0.998	0.998
12 Months	1.000	1.000
13 Months	1.003	1.003
14 Months	1.005	1.005
15 Months	1.008	1.008
16 Months	1.010	1.010
17 Months	1.013	1.013
18 Months	1.015	1.015
19 Months	1.018	1.018
20 Months	1.020	1.020
21 Months	1.023	1.023
22 Months	1.025	1.025
23 Months	1.028	1.028
24 Months	1.030	1.0707
30 Months	1.055	1.0865
36 Months	1.080	1.1024

METROPOLITAN LIFE INSURANCE COMPANY
SECTION XIII
GROUP DENTAL EXPENSE INSURANCE

Table 6f: Adjustments For Alternate 'Rate Cap' Provisions

2nd Year Percent	3rd Year Percent																
	None	4.0	4.5	5.0	5.5	6.0	6.5	7.0	7.5	8.0	8.5	9.0	9.5	10.0	11.0	12.0	13.0
None	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
4.0	1.030	1.082	1.080	1.077	1.074	1.072	1.069	1.066	1.059	1.051	1.040	1.030	1.030	1.030	1.030	1.030	1.030
4.5	1.028	1.080	1.077	1.074	1.072	1.069	1.066	1.064	1.056	1.048	1.038	1.028	1.028	1.028	1.028	1.028	1.028
5.0	1.025	1.077	1.074	1.072	1.069	1.066	1.064	1.061	1.053	1.046	1.035	1.025	1.025	1.025	1.025	1.025	1.025
5.5	1.023	1.074	1.072	1.069	1.066	1.064	1.061	1.059	1.051	1.043	1.033	1.023	1.023	1.023	1.023	1.023	1.023
6.0	1.020	1.072	1.069	1.066	1.064	1.061	1.059	1.056	1.048	1.040	1.030	1.020	1.020	1.020	1.020	1.020	1.020
6.5	1.018	1.069	1.066	1.064	1.061	1.059	1.056	1.053	1.046	1.038	1.028	1.018	1.018	1.018	1.018	1.018	1.018
7.0	1.015	1.066	1.064	1.061	1.059	1.056	1.053	1.051	1.043	1.035	1.025	1.015	1.015	1.015	1.015	1.015	1.015
7.5	1.008	1.059	1.056	1.053	1.051	1.048	1.046	1.043	1.035	1.028	1.018	1.008	1.008	1.008	1.008	1.008	1.008
8.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
8.5	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
9.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
9.5	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
10.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
11.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
12.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000
13.0	1.000	1.051	1.048	1.046	1.043	1.040	1.038	1.035	1.028	1.020	1.010	1.000	1.000	1.000	1.000	1.000	1.000

Table 8a: Adjustments For Alternate 'Claim Review' Provisions

Claim Review Used in Adjudicated Claims	Adjustment to Class B Services	Adjustment to Class C Services
Yes	**1.000**	**1.000**
No	1.050	1.100

Table 8b: 'Reasonable & Customary (R&C) Percentile' Adjustment Factors

			Adults (Employee and Spouse) Out-of-Network			Child Out-of-Network		
Percent	**Threshold**	**Remove Usual**	**Class A**	**Class B**	**Class C**	**Class A**	**Class B**	**Class C**
51st	$10	No	0.845	0.831	0.846	0.855	0.842	0.848
51st	$10	Yes	0.857	0.844	0.858	0.868	0.854	0.860
51st	$15	No	0.849	0.835	0.850	0.859	0.846	0.852
51st	$15	Yes	0.861	0.848	0.862	0.872	0.858	0.865
51st	$5	No	0.836	0.823	0.837	0.846	0.833	0.839
51st	$5	Yes	0.849	0.835	0.850	0.859	0.846	0.852
51st	None	No	0.828	0.815	0.829	0.838	0.825	0.831
51st	None	Yes	0.840	0.827	0.841	0.851	0.837	0.843
70th	$10	No	0.917	0.903	0.918	0.928	0.914	0.920
70th	$10	Yes	0.931	0.916	0.932	0.942	0.928	0.934
70th	$15	No	0.921	0.907	0.923	0.933	0.918	0.925
70th	$15	Yes	0.935	0.921	0.936	0.947	0.932	0.938
70th	$5	No	0.908	0.894	0.909	0.919	0.905	0.911
70th	$5	Yes	0.922	0.907	0.923	0.933	0.919	0.925
70th	None	No	0.899	0.885	0.900	0.910	0.896	0.902
70th	None	Yes	0.912	0.898	0.914	0.924	0.909	0.916
80th	$10	No	0.960	0.936	0.962	0.971	0.944	0.963
80th	$10	Yes	0.974	0.950	0.976	0.986	0.958	0.977
80th	$15	No	0.965	0.941	0.967	0.976	0.948	0.968
80th	$15	Yes	0.979	0.955	0.981	0.990	0.962	0.982
80th	$5	No	0.950	0.927	0.952	0.962	0.934	0.953
80th	$5	Yes	0.965	0.941	0.967	0.976	0.948	0.968
80th	None	No	0.941	0.918	0.943	0.952	0.925	0.944
80th	None	Yes	0.955	0.932	0.957	0.966	0.939	0.958
90th	$10	No	0.978	0.963	0.979	0.989	0.974	0.981
90th	$10	Yes	0.993	0.977	0.994	1.000	0.989	0.996
90th	$15	No	0.983	0.968	0.984	0.994	0.979	0.986
90th	$15	Yes	0.998	0.982	0.999	1.000	0.994	1.000
90th	$5	No	0.969	0.953	0.970	0.980	0.965	0.972
90th	$5	Yes	0.983	0.968	0.984	0.994	0.979	0.986
90th	None	No	0.959	0.944	0.960	0.970	0.955	0.962
90th	None	Yes	0.973	0.958	0.974	0.985	0.969	0.976
99th	$10	No	1.000	0.995	1.000	1.000	1.000	1.000
99th	$10	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	$15	No	1.000	0.999	1.000	1.000	1.000	1.000
99th	$15	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	$5	No	1.000	0.985	1.000	1.000	0.997	1.000
99th	$5	Yes	1.000	1.000	1.000	1.000	1.000	1.000
99th	None	No	0.991	0.975	0.992	1.000	0.987	0.994
99th	None	Yes	1.000	0.990	1.000	1.000	1.000	1.000

Table 10a: 'Deductible' Adjustments

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
$25	2x Type I	A, B & C	1.250	0.000	0.000	0.350	0.000	0.000
$25	2x Type II	A, B & C	1.250	0.000	0.000	0.350	0.000	0.000
$25	3x Type I	A, B & C	1.250	0.000	0.000	0.920	0.000	0.000
$25	3x Type II	A, B & C	1.250	0.000	0.000	0.920	0.000	0.000
$25	No Limit	A, B & C	1.250	0.000	0.000	1.230	0.000	0.000
$25	2x Type I	B & C Only	0.000	0.780	0.000	0.000	0.340	0.000
$25	2x Type II	B & C Only	0.000	0.780	0.000	0.000	0.340	0.000
$25	3x Type I	B & C Only	0.000	0.780	0.000	0.000	0.460	0.000
$25	3x Type II	B & C Only	0.000	0.780	0.000	0.000	0.460	0.000
$25	No Limit	B & C Only	0.000	0.780	0.000	0.000	0.490	0.000
$25	2x Type I	C Only	0.000	0.000	0.300	0.000	0.000	0.030
$25	2x Type II	C Only	0.000	0.000	0.300	0.000	0.000	0.030
$25	3x Type I	C Only	0.000	0.000	0.300	0.000	0.000	0.030
$25	3x Type II	C Only	0.000	0.000	0.300	0.000	0.000	0.030
$25	No Limit	C Only	0.000	0.000	0.300	0.000	0.000	0.030
$50	2x Type I	A, B & C	2.433	0.057	0.000	0.745	0.015	0.000
$50	2x Type II	A, B & C	2.433	0.057	0.000	0.745	0.015	0.000
$50	3x Type I	A, B & C	2.433	0.057	0.000	1.823	0.037	0.000
$50	3x Type II	A, B & C	2.433	0.057	0.000	1.823	0.037	0.000
$50	No Limit	A, B & C	2.433	0.057	0.000	2.401	0.049	0.000
$50	2x Type I	B & C Only	0.000	1.550	0.000	0.000	0.680	0.000
$50	2x Type II	B & C Only	0.000	1.550	0.000	0.000	0.680	0.000
$50	3x Type I	B & C Only	0.000	1.550	0.000	0.000	0.920	0.000
$50	3x Type II	B & C Only	0.000	1.550	0.000	0.000	0.920	0.000
$50	No Limit	B & C Only	0.000	1.550	0.000	0.000	0.970	0.000
$50	2x Type I	C Only	0.000	0.000	0.590	0.000	0.000	0.070
$50	2x Type II	C Only	0.000	0.000	0.590	0.000	0.000	0.070
$50	3x Type I	C Only	0.000	0.000	0.590	0.000	0.000	0.070
$50	3x Type II	C Only	0.000	0.000	0.590	0.000	0.000	0.070
$50	No Limit	C Only	0.000	0.000	0.590	0.000	0.000	0.070
$75	2x Type I	A, B & C	3.228	0.472	0.000	1.157	0.142	0.000
$75	2x Type II	A, B & C	3.228	0.472	0.000	1.157	0.142	0.000
$75	3x Type I	A, B & C	3.228	0.472	0.000	2.526	0.309	0.000
$75	3x Type II	A, B & C	3.228	0.472	0.000	2.526	0.309	0.000
$75	No Limit	A, B & C	3.228	0.472	0.000	3.234	0.396	0.000
$75	2x Type I	B & C Only	0.000	2.287	0.003	0.000	1.043	0.000
$75	2x Type II	B & C Only	0.000	2.287	0.003	0.000	1.043	0.000
$75	3x Type I	B & C Only	0.000	2.287	0.003	0.000	1.369	0.000
$75	3x Type II	B & C Only	0.000	2.287	0.003	0.000	1.369	0.000
$75	No Limit	B & C Only	0.000	2.287	0.003	0.000	1.430	0.000
$75	2x Type I	C Only	0.000	0.000	0.870	0.000	0.000	0.100
$75	2x Type II	C Only	0.000	0.000	0.870	0.000	0.000	0.100
$75	3x Type I	C Only	0.000	0.000	0.870	0.000	0.000	0.100
$75	3x Type II	C Only	0.000	0.000	0.870	0.000	0.000	0.100
$75	No Limit	C Only	0.000	0.000	0.870	0.000	0.000	0.100
$100	2x Type I	A, B & C	3.702	1.118	0.000	1.452	0.358	0.000
$100	2x Type II	A, B & C	3.702	1.118	0.000	1.452	0.358	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
$100	3x Type I	A, B & C	3.702	1.118	0.000	3.016	0.744	0.000
$100	3x Type II	A, B & C	3.702	1.118	0.000	3.016	0.744	0.000
$100	No Limit	A, B & C	3.702	1.118	0.000	3.810	0.941	0.000
$100	2x Type I	B & C Only	0.000	2.941	0.009	0.000	1.350	0.000
$100	2x Type II	B & C Only	0.000	2.941	0.009	0.000	1.350	0.000
$100	3x Type I	B & C Only	0.000	2.941	0.009	0.000	1.750	0.000
$100	3x Type II	B & C Only	0.000	2.941	0.009	0.000	1.750	0.000
$100	No Limit	B & C Only	0.000	2.941	0.009	0.000	1.820	0.000
$100	2x Type I	C Only	0.000	0.000	1.150	0.000	0.000	0.130
$100	2x Type II	C Only	0.000	0.000	1.150	0.000	0.000	0.130
$100	3x Type I	C Only	0.000	0.000	1.150	0.000	0.000	0.130
$100	3x Type II	C Only	0.000	0.000	1.150	0.000	0.000	0.130
$100	No Limit	C Only	0.000	0.000	1.150	0.000	0.000	0.130
$125	2x Type I	A, B & C	4.011	1.794	0.000	1.813	0.617	0.000
$125	2x Type II	A, B & C	4.011	1.794	0.000	1.813	0.617	0.000
$125	3x Type I	A, B & C	4.011	1.794	0.000	3.435	1.170	0.000
$125	3x Type II	A, B & C	4.011	1.794	0.000	3.435	1.170	0.000
$125	No Limit	A, B & C	4.011	1.794	0.000	4.204	1.431	0.000
$125	2x Type I	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
$125	2x Type II	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
$125	3x Type I	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
$125	3x Type II	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
$125	No Limit	B & C Only	0.000	4.060	0.070	0.000	2.480	0.000
$125	2x Type I	C Only	0.000	0.000	1.420	0.000	0.000	0.160
$125	2x Type II	C Only	0.000	0.000	1.420	0.000	0.000	0.160
$125	3x Type I	C Only	0.000	0.000	1.420	0.000	0.000	0.160
$125	3x Type II	C Only	0.000	0.000	1.420	0.000	0.000	0.160
$125	No Limit	C Only	0.000	0.000	1.420	0.000	0.000	0.160
$150	2x Type I	A, B & C	4.169	2.621	0.000	2.105	0.946	0.000
$150	2x Type II	A, B & C	4.169	2.621	0.000	2.105	0.946	0.000
$150	3x Type I	A, B & C	4.169	2.621	0.000	3.761	1.690	0.000
$150	3x Type II	A, B & C	4.169	2.621	0.000	3.761	1.690	0.000
$150	No Limit	A, B & C	4.169	2.621	0.000	4.499	2.021	0.000
$150	2x Type I	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
$150	2x Type II	B & C Only	0.000	4.060	0.070	0.000	1.840	0.000
$150	3x Type I	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
$150	3x Type II	B & C Only	0.000	4.060	0.070	0.000	2.385	0.000
$150	No Limit	B & C Only	0.000	4.060	0.070	0.000	2.480	0.000
$150	2x Type I	C Only	0.000	0.000	1.690	0.000	0.000	0.190
$150	2x Type II	C Only	0.000	0.000	1.690	0.000	0.000	0.190
$150	3x Type I	C Only	0.000	0.000	1.690	0.000	0.000	0.190
$150	3x Type II	C Only	0.000	0.000	1.690	0.000	0.000	0.190
$150	No Limit	C Only	0.000	0.000	1.690	0.000	0.000	0.190
$175	2x Type I	A, B & C	4.207	3.373	0.000	2.381	1.304	0.000
$175	2x Type II	A, B & C	4.207	3.373	0.000	2.381	1.304	0.000
$175	3x Type I	A, B & C	4.207	3.373	0.000	3.973	2.177	0.000
$175	3x Type II	A, B & C	4.207	3.373	0.000	3.973	2.177	0.000
$175	No Limit	A, B & C	4.207	3.373	0.000	4.619	2.531	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
$175	2x Type I	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
$175	2x Type II	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
$175	3x Type I	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
$175	3x Type II	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
$175	No Limit	B & C Only	0.000	4.957	0.223	0.000	3.020	0.000
$175	2x Type I	C Only	0.000	0.000	1.955	0.000	0.000	0.210
$175	2x Type II	C Only	0.000	0.000	1.955	0.000	0.000	0.210
$175	3x Type I	C Only	0.000	0.000	1.955	0.000	0.000	0.210
$175	3x Type II	C Only	0.000	0.000	1.955	0.000	0.000	0.210
$175	No Limit	C Only	0.000	0.000	1.955	0.000	0.000	0.210
$200	2x Type I	A, B & C	4.152	4.218	0.000	2.601	1.719	0.000
$200	2x Type II	A, B & C	4.152	4.218	0.000	2.601	1.719	0.000
$200	3x Type I	A, B & C	4.152	4.218	0.000	4.124	2.726	0.000
$200	3x Type II	A, B & C	4.152	4.218	0.000	4.124	2.726	0.000
$200	No Limit	A, B & C	4.152	4.218	0.000	4.684	3.096	0.000
$200	2x Type I	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
$200	2x Type II	B & C Only	0.000	4.957	0.223	0.000	2.240	0.000
$200	3x Type I	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
$200	3x Type II	B & C Only	0.000	4.957	0.223	0.000	2.904	0.000
$200	No Limit	B & C Only	0.000	4.957	0.223	0.000	3.020	0.000
$200	2x Type I	C Only	0.000	0.000	2.220	0.000	0.000	0.230
$200	2x Type II	C Only	0.000	0.000	2.220	0.000	0.000	0.230
$200	3x Type I	C Only	0.000	0.000	2.220	0.000	0.000	0.230
$200	3x Type II	C Only	0.000	0.000	2.220	0.000	0.000	0.230
$200	No Limit	C Only	0.000	0.000	2.220	0.000	0.000	0.230
$225	2x Type I	A, B & C	4.154	4.856	0.000	2.818	2.092	0.000
$225	2x Type II	A, B & C	4.154	4.856	0.000	2.818	2.092	0.000
$225	3x Type I	A, B & C	4.154	4.856	0.000	4.253	3.157	0.000
$225	3x Type II	A, B & C	4.154	4.856	0.000	4.253	3.157	0.000
$225	No Limit	A, B & C	4.154	4.856	0.000	4.733	3.512	0.000
$225	2x Type I	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
$225	2x Type II	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
$225	3x Type I	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
$225	3x Type II	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
$225	No Limit	B & C Only	0.000	5.624	0.516	0.000	3.450	0.000
$225	2x Type I	C Only	0.000	0.000	2.480	0.000	0.000	0.250
$225	2x Type II	C Only	0.000	0.000	2.480	0.000	0.000	0.250
$225	3x Type I	C Only	0.000	0.000	2.480	0.000	0.000	0.250
$225	3x Type II	C Only	0.000	0.000	2.480	0.000	0.000	0.250
$225	No Limit	C Only	0.000	0.000	2.480	0.000	0.000	0.250
$250	2x Type I	A, B & C	4.111	5.539	0.000	3.003	2.497	0.000
$250	2x Type II	A, B & C	4.111	5.539	0.000	3.003	2.497	0.000
$250	3x Type I	A, B & C	4.111	5.539	0.000	4.352	3.618	0.000
$250	3x Type II	A, B & C	4.111	5.539	0.000	4.352	3.618	0.000
$250	No Limit	A, B & C	4.111	5.539	0.000	4.756	3.954	0.000
$250	2x Type I	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000
$250	2x Type II	B & C Only	0.000	5.624	0.516	0.000	2.559	0.000

Annual Deductible	Family Deductible Type	Deductible Applies To	Adults (Employee and Spouse)			Child		
			Class A	Class B	Class C	Class A	Class B	Class C
$250	3x Type I	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
$250	3x Type II	B & C Only	0.000	5.624	0.516	0.000	3.317	0.000
$250	No Limit	B & C Only	0.000	5.624	0.516	0.000	3.450	0.000
$250	2x Type I	C Only	0.000	0.000	2.740	0.000	0.000	0.270
$250	2x Type II	C Only	0.000	0.000	2.740	0.000	0.000	0.270
$250	3x Type I	C Only	0.000	0.000	2.740	0.000	0.000	0.270
$250	3x Type II	C Only	0.000	0.000	2.740	0.000	0.000	0.270
$250	No Limit	C Only	0.000	0.000	2.740	0.000	0.000	0.270
$275	2x Type I	A, B & C	4.023	6.267	0.000	3.155	2.935	0.000
$275	2x Type II	A, B & C	4.023	6.267	0.000	3.155	2.935	0.000
$275	3x Type I	A, B & C	4.023	6.267	0.000	4.419	4.111	0.000
$275	3x Type II	A, B & C	4.023	6.267	0.000	4.419	4.111	0.000
$275	No Limit	A, B & C	4.023	6.267	0.000	4.753	4.422	0.000
$275	2x Type I	B & C Only	0.000	6.213	0.888	0.000	2.878	0.000
$275	2x Type II	B & C Only	0.000	6.213	0.888	0.000	2.878	0.000
$275	3x Type I	B & C Only	0.000	6.213	0.888	0.000	3.731	0.000
$275	3x Type II	B & C Only	0.000	6.213	0.888	0.000	3.731	0.000
$275	No Limit	B & C Only	0.000	6.213	0.888	0.000	3.880	0.000
$275	2x Type I	C Only	0.000	0.000	3.000	0.000	0.000	0.290
$275	2x Type II	C Only	0.000	0.000	3.000	0.000	0.000	0.290
$275	3x Type I	C Only	0.000	0.000	3.000	0.000	0.000	0.290
$275	3x Type II	C Only	0.000	0.000	3.000	0.000	0.000	0.290
$275	No Limit	C Only	0.000	0.000	3.000	0.000	0.000	0.290
$300	2x Type I	A, B & C	3.891	7.039	0.000	3.273	3.407	0.000
$300	2x Type II	A, B & C	3.891	7.039	0.000	3.273	3.407	0.000
$300	3x Type I	A, B & C	3.891	7.039	0.000	4.454	4.636	0.000
$300	3x Type II	A, B & C	3.891	7.039	0.000	4.454	4.636	0.000
$300	No Limit	A, B & C	3.891	7.039	0.000	4.724	4.916	0.000
$300	2x Type I	B & C Only	0.000	6.722	1.338	0.000	3.197	0.000
$300	2x Type II	B & C Only	0.000	6.722	1.338	0.000	3.197	0.000
$300	3x Type I	B & C Only	0.000	6.722	1.338	0.000	4.144	0.000
$300	3x Type II	B & C Only	0.000	6.722	1.338	0.000	4.144	0.000
$300	No Limit	B & C Only	0.000	6.722	1.338	0.000	4.310	0.000
$300	2x Type I	C Only	0.000	0.000	3.260	0.000	0.000	0.310
$300	2x Type II	C Only	0.000	0.000	3.260	0.000	0.000	0.310
$300	3x Type I	C Only	0.000	0.000	3.260	0.000	0.000	0.310
$300	3x Type II	C Only	0.000	0.000	3.260	0.000	0.000	0.310
$300	No Limit	C Only	0.000	0.000	3.260	0.000	0.000	0.310

Table 10b: Adjustment Factor For 'Deductible Carryover'

Deductible Carryover	Adjustment Factor
None	**0.000**
4th quarter carryover	0.200

Table 12ai: Effective Coinsurance Levels for Copay Schedules

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Alaska	AK	995	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	996	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	997	Fairbanks	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	998	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alaska	AK	999	Southern AK	95.0 / 85.9 / 52.5	93.3 / 78.7 / 47.3	93.3 / 68.4 / 43.4	89.4 / 61.3 / 38.4	87.8 / 44.1 / 33.9	100 / 59.6 / 0
Alabama	AL	350	Birmingham	89.9 / 75.5 / 38.1	86.2 / 58.1 / 32.3	86.2 / 49.0 / 26.0	82.4 / 34.4 / 20.6	78.7 / 20.5 / 14.0	100 / 32.8 / 0
Alabama	AL	351	Birmingham	89.9 / 75.5 / 38.1	86.2 / 58.1 / 32.3	86.2 / 49.0 / 26.0	82.4 / 34.4 / 20.6	78.7 / 20.5 / 14.0	100 / 32.8 / 0
Alabama	AL	352	Birmingham	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Alabama	AL	354	Tuscaloosa-Salem	91.0 / 80.6 / 46.7	87.5 / 67.4 / 41.7	87.5 / 60.9 / 36.4	84.0 / 47.6 / 31.7	80.5 / 36.2 / 26.0	100 / 46.0 / 0
Alabama	AL	355	Northern AL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	356	Northern AL	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	357	Northern AL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	358	Huntsville	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	359	Northern AL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	360	Montgomery	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Alabama	AL	361	Montgomery	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	362	Anniston	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Alabama	AL	363	Southern AL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Alabama	AL	364	Southern AL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Alabama	AL	365	Mobile	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Alabama	AL	366	Mobile	91.4 / 83.1 / 47.0	88.0 / 71.8 / 42.1	88.0 / 66.2 / 36.6	84.6 / 53.8 / 31.9	81.1 / 43.9 / 26.3	100 / 52.4 / 0
Alabama	AL	367	Tuscaloosa-Salem	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Alabama	AL	368	Opelika	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Alabama	AL	369	Tuscaloosa-Salem	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	716	Southern AR	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Arkansas	AR	717	Southern AR	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Arkansas	AR	718	Southern AR	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	719	Little Rock-Hot Spr.	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Arkansas	AR	720	Little Rock-Hot Spr.	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	721	Little Rock-Hot Spr.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arkansas	AR	722	Little Rock-Hot Spr.	91.7 / 82.2 / 39.2	88.5 / 70.9 / 35.0	88.5 / 64.5 / 26.2	85.2 / 51.7 / 20.9	81.0 / 40.2 / 17.1	100 / 49.6 / 0
Arkansas	AR	723	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	724	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	725	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	726	Northeast AR	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	727	Northeast AR	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Arkansas	AR	728	Ft. Smith	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Arkansas	AR	729	Ft. Smith	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Arizona	AZ	850	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	851	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	852	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	853	Phoenix	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	855	Tuscon-Globe	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	856	Tuscon-Globe	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	857	Tuscon-Globe	91.4 / 80.8 / 35.8	88.2 / 67.7 / 31.5	88.2 / 60.6 / 22.3	84.9 / 48.2 / 16.5	80.7 / 35.9 / 12.5	100 / 46.1 / 0
Arizona	AZ	859	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	860	Northern AZ	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Arizona	AZ	863	Northern AZ	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Arizona	AZ	864	Northern AZ	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Arizona	AZ	865	Northern AZ	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
California	CA	900	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	901	Downtown Los Angeles	92.7 / 82.0 / 40.6	89.9 / 68.6 / 35.5	89.9 / 60.6 / 28.8	87.1 / 47.7 / 23.2	80.8 / 37.0 / 16.6	100 / 44.8 / 0
California	CA	902	Inglewood-Santa Mon.	92.6 / 80.8 / 41.4	89.9 / 65.9 / 36.3	89.9 / 57.9 / 29.7	87.1 / 44.7 / 24.2	80.7 / 33.5 / 17.7	100 / 41.8 / 0
California	CA	903	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	904	Inglewood-Santa Mon.	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
California	CA	905	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	906	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	907	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	908	Southern LA Suburbs	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	910	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	911	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	912	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	913	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	914	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	915	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	916	San Fernando Valley	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
California	CA	917	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	918	Eastern Los Angeles	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
California	CA	919	San Diego	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
California	CA	920	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	921	San Diego	92.1 / 80.4 / 41.2	89.1 / 67.3 / 37.2	89.1 / 59.9 / 28.8	86.2 / 47.5 / 23.5	82.3 / 35.3 / 19.8	100 / 45.5 / 0
California	CA	922	Palm Springs	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
California	CA	923	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
California	CA	924	San Bernadino	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
California	CA	925	San Bernadino	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	926	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	927	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	928	Orange County	92.6 / 80.5 / 40.4	89.7 / 65.9 / 35.2	89.7 / 57.9 / 28.4	86.9 / 43.2 / 22.8	80.5 / 32.3 / 16.2	100 / 40.0 / 0
California	CA	930	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	931	Ventura-Bakersfield	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	932	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	933	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	934	Ventura-Bakersfield	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	935	Pasadena-Mojave	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
California	CA	936	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	937	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	939	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	940	San Francisco	93.8 / 78.4 / 42.0	91.5 / 67.2 / 35.5	91.5 / 53.4 / 30.8	86.1 / 42.8 / 24.5	83.8 / 19.3 / 19.0	100 / 40.8 / 0
California	CA	941	San Francisco	93.9 / 79.0 / 42.4	91.6 / 68.2 / 35.9	91.6 / 55.2 / 31.2	86.3 / 44.9 / 24.9	84.1 / 22.9 / 19.6	100 / 43.0 / 0
California	CA	942	Northern CA	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	943	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	944	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	945	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	946	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	947	San Francisco	93.6 / 78.3 / 40.8	91.2 / 67.2 / 34.1	91.2 / 52.6 / 29.4	85.7 / 41.7 / 22.9	83.3 / 17.4 / 17.4	100 / 39.6 / 0
California	CA	948	Eastern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	949	Northern S.F. Suburbs	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	950	San Jose	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	951	San Jose	93.6 / 78.4 / 40.1	91.3 / 67.2 / 33.3	91.3 / 53.6 / 28.5	85.8 / 42.8 / 21.9	83.4 / 20.1 / 16.4	100 / 40.9 / 0
California	CA	952	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	953	Fresno	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
California	CA	954	Northern S.F. Suburbs	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
California	CA	955	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	956	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	957	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	958	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	959	Northern CA	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
California	CA	960	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
California	CA	961	Northern CA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Colorado	CO	800	Denver	92.3 / 81.5 / 42.8	89.4 / 69.5 / 38.9	89.4 / 62.7 / 30.7	86.5 / 50.2 / 25.6	82.7 / 38.6 / 22.0	100 / 48.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Colorado	CO	801	Denver	92.1 / 82.2 / 41.0	89.3 / 70.7 / 37.1	89.3 / 64.2 / 28.7	86.4 / 51.8 / 23.4	82.6 / 40.4 / 19.7	100 / 49.7 / 0
Colorado	CO	802	Denver	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Colorado	CO	803	Denver	92.8 / 79.9 / 41.5	90.1 / 64.4 / 36.5	90.1 / 56.5 / 29.8	87.5 / 41.6 / 24.3	81.2 / 30.6 / 17.9	100 / 38.4 / 0
Colorado	CO	804	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	805	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	806	Denver	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	807	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	808	Colorado Springs/Misc.	92.9 / 81.5 / 39.6	90.2 / 67.3 / 34.4	90.2 / 60.2 / 27.5	87.5 / 46.3 / 21.8	81.6 / 36.1 / 15.3	100 / 43.2 / 0
Colorado	CO	809	Colorado Springs/Misc.	92.1 / 82.2 / 41.5	89.1 / 70.8 / 37.5	89.1 / 64.2 / 29.2	86.1 / 51.8 / 23.9	82.2 / 40.5 / 20.2	100 / 49.8 / 0
Colorado	CO	810	Colorado Springs/Misc.	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Colorado	CO	811	Colorado Springs/Misc.	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Colorado	CO	812	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	813	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	814	Colorado Springs/Misc.	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Colorado	CO	815	Colorado Springs/Misc.	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Colorado	CO	816	Colorado Springs/Misc.	93.9 / 83.2 / 43.4	91.5 / 74.7 / 37.1	91.5 / 62.0 / 32.5	86.3 / 52.7 / 26.6	83.9 / 32.9 / 21.3	100 / 50.8 / 0
Connecticut	CT	60	Central CT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Connecticut	CT	61	Hartford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	62	Central CT	94.2 / 82.8 / 44.0	91.9 / 74.2 / 37.7	91.9 / 61.5 / 33.1	87.0 / 51.7 / 26.8	84.7 / 31.8 / 21.6	100 / 49.8 / 0
Connecticut	CT	63	New London	93.5 / 81.3 / 42.4	91.0 / 66.8 / 37.3	91.0 / 59.2 / 30.8	88.6 / 46.4 / 25.4	83.0 / 35.8 / 19.0	100 / 43.6 / 0
Connecticut	CT	64	Central CT	93.2 / 83.2 / 48.8	90.6 / 71.2 / 44.3	90.6 / 63.8 / 38.5	87.9 / 50.5 / 33.7	82.1 / 41.0 / 28.1	100 / 47.7 / 0
Connecticut	CT	65	New Haven	93.7 / 79.3 / 41.7	91.4 / 68.7 / 35.2	91.4 / 54.5 / 30.5	86.0 / 44.1 / 24.1	83.6 / 20.4 / 18.6	100 / 42.1 / 0
Connecticut	CT	66	Bridgeport	93.5 / 77.1 / 37.3	91.0 / 65.1 / 30.3	91.0 / 51.0 / 25.2	85.4 / 40.0 / 18.4	83.0 / 15.7 / 12.5	100 / 38.0 / 0
Connecticut	CT	67	Waterbury	93.0 / 81.3 / 44.2	90.3 / 67.1 / 39.4	90.3 / 59.6 / 33.1	87.6 / 45.4 / 27.8	81.5 / 35.1 / 21.7	100 / 42.3 / 0
Connecticut	CT	68	Stamford	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Connecticut	CT	69	Stamford	94.1 / 84.1 / 51.4	91.8 / 76.0 / 46.1	91.8 / 63.6 / 42.1	86.8 / 55.0 / 36.7	84.5 / 34.9 / 32.3	100 / 53.1 / 0
District Of Columbia	DC	200	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	201	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	202	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	203	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	204	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	205	Washington DC-MD-VA	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
District Of Columbia	DC	207	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	208	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	209	Washington DC-MD-VA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
District Of Columbia	DC	220	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
District Of Columbia	DC	221	Washington DC-MD-VA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
District Of Columbia	DC	222	Washington DC-MD-VA	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
District Of Columbia	DC	223	Washington DC-MD-VA	92.2 / 83.2 / 42.7	89.2 / 71.8 / 37.6	89.2 / 64.3 / 31.1	86.2 / 50.0 / 25.7	79.4 / 40.7 / 19.3	100 / 46.7 / 0
Delaware	DE	197	All Delaware excluding Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	198	Wilmington	93.4 / 77.0 / 38.3	90.9 / 65.0 / 31.4	90.9 / 49.8 / 26.4	85.2 / 38.5 / 19.7	82.7 / 12.7 / 13.9	100 / 36.3 / 0
Delaware	DE	199	All Delaware excluding Wilmington	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Florida	FL	320	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	321	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	322	Jacksonville	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	323	Tallahassee	91.5 / 83.1 / 50.8	88.2 / 71.8 / 46.2	88.2 / 66.3 / 41.3	84.9 / 54.3 / 36.9	81.6 / 44.2 / 31.7	100 / 52.8 / 0
Florida	FL	324	Tallahassee	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	325	Pensacola	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Florida	FL	326	Gainesville	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	327	Northeast FL	91.2 / 80.8 / 43.1	87.9 / 67.9 / 37.9	87.9 / 61.2 / 32.0	84.6 / 48.1 / 27.0	81.2 / 37.2 / 21.0	100 / 46.7 / 0
Florida	FL	328	Orlando	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	329	Northeast FL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	330	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	331	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	332	Miami	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Florida	FL	333	Ft. Lauderdale	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	334	West Palm Beach	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Florida	FL	335	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	336	Tampa	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	337	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	338	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	339	Ft. Meyers	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Florida	FL	341	Ft. Meyers	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Florida	FL	342	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	344	Gainesville	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	346	Tampa Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Florida	FL	347	Northeast FL	91.4 / 81.1 / 44.2	88.1 / 68.4 / 39.1	88.1 / 61.9 / 33.3	84.8 / 49.2 / 28.4	81.6 / 38.4 / 22.5	100 / 47.8 / 0
Florida	FL	349	West Palm Beach	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Georgia	GA	300	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	301	Atlanta Area	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	302	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	303	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	304	Swainsboro	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Georgia	GA	305	Atlanta Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	306	Augusta-Macon	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Georgia	GA	308	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	309	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	310	Augusta-Macon	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Georgia	GA	311	Atlanta	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Georgia	GA	312	Augusta-Macon	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Georgia	GA	313	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	314	Savannah	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Georgia	GA	315	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	316	Savannah	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	317	Albany	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Georgia	GA	318	Albany	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	319	Columbus	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Georgia	GA	398	Albany	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Guam	GM	969	All Guam	94.4 / 86.0 / 53.3	92.2 / 79.2 / 48.2	92.2 / 69.4 / 44.2	87.3 / 61.0 / 39.4	85.0 / 46.8 / 34.9	100 / 59.7 / 0
Hawaii	HI	967	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Hawaii	HI	968	All HI	92.5 / 81.6 / 44.9	89.6 / 70.2 / 41.3	89.6 / 63.4 / 33.5	86.6 / 50.4 / 28.5	82.8 / 38.6 / 25.0	100 / 48.1 / 0
Iowa	IA	500	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	501	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	502	Central IA excluding Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0
Iowa	IA	503	Des Moines	92.3 / 83.3 / 45.2	89.2 / 72.8 / 41.4	89.2 / 66.7 / 33.5	86.1 / 54.9 / 28.5	82.1 / 44.5 / 25.1	100 / 53.0 / 0
Iowa	IA	504	Central IA excluding Des Moines	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Iowa	IA	505	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	506	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	507	Central IA excluding Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	508	Western IA excluding Sioux City	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Iowa	IA	509	Des Moines	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Iowa	IA	510	Western IA excluding Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	511	Sioux City	93.1 / 84.8 / 46.6	90.3 / 74.6 / 41.9	90.3 / 67.6 / 36.0	87.4 / 55.2 / 30.9	81.7 / 46.5 / 25.1	100 / 52.5 / 0
Iowa	IA	512	Western IA excluding Sioux City	91.7 / 83.1 / 49.0	88.4 / 72.0 / 44.2	88.4 / 66.4 / 39.1	85.1 / 54.3 / 34.5	81.7 / 44.5 / 29.2	100 / 53.0 / 0
Iowa	IA	513	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	514	Western IA excluding Sioux City	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	515	Western IA excluding Sioux City	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Iowa	IA	516	Western IA excluding Sioux City	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	520	Dubuque	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	521	Central IA excluding Des Moines	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	522	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	523	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	524	Southeast IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Iowa	IA	525	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	526	Southeast IA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Iowa	IA	527	Southeast IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	528	Quad Cities, IL-IA	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Iowa	IA	612	Quad Cities, IL-IA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Idaho	ID	832	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	833	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	834	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	835	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Idaho	ID	836	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	837	Boise	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Idaho	ID	838	Miscellaneous ID	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Illinois	IL	600	Chicago	91.7 / 78.7 / 38.5	88.7 / 64.3 / 34.4	88.7 / 56.4 / 25.5	85.6 / 43.0 / 20.0	81.5 / 29.8 / 16.2	100 / 40.8 / 0
Illinois	IL	601	Chicago	91.9 / 78.7 / 39.5	88.9 / 64.2 / 35.4	88.9 / 56.2 / 26.7	85.9 / 42.8 / 21.3	81.8 / 29.6 / 17.5	100 / 40.6 / 0
Illinois	IL	602	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	603	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	604	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0
Illinois	IL	605	Chicago	91.5 / 80.0 / 46.9	88.3 / 66.0 / 42.0	88.3 / 59.0 / 36.5	85.1 / 46.3 / 31.9	81.8 / 34.8 / 26.3	100 / 44.9 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Illinois	IL	606	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	607	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	608	Chicago	91.9 / 80.4 / 39.6	88.8 / 67.6 / 35.5	88.8 / 60.6 / 26.9	85.7 / 47.1 / 21.4	81.6 / 34.8 / 17.6	100 / 44.9 / 0
Illinois	IL	609	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	610	Northwest IL	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Illinois	IL	611	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	613	Northwest IL	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	614	Galesburg	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	615	Peoria-Bloomington	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Illinois	IL	616	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	617	Peoria-Bloomington	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	618	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	619	East Central IL	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Illinois	IL	620	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	622	St. Louis MO-IL	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Illinois	IL	623	Springfield	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Illinois	IL	624	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	625	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	626	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	627	Springfield	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Illinois	IL	628	Southeast IL	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Illinois	IL	629	Southeast IL	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Illinois	IL	630	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	631	St. Louis MO-IL	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Illinois	IL	633	St. Louis MO-IL	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	460	North Central IN	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	461	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	462	Indianapolis	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Indiana	IN	463	Gary	91.5 / 80.3 / 47.6	88.2 / 66.5 / 42.8	88.2 / 59.6 / 37.4	85.0 / 47.1 / 32.8	81.7 / 35.6 / 27.3	100 / 45.6 / 0
Indiana	IN	464	Gary	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Indiana	IN	465	North Central IN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Indiana	IN	466	North Central IN	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	467	Ft, Wayne	92.6 / 83.6 / 42.4	89.7 / 73.3 / 38.3	89.7 / 67.0 / 30.4	86.8 / 55.5 / 25.0	83.1 / 44.9 / 21.2	100 / 53.7 / 0
Indiana	IN	468	Ft, Wayne	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Indiana	IN	469	North Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	470	Southeast-Central IN	92.1 / 81.9 / 43.7	89.1 / 70.5 / 39.8	89.1 / 63.8 / 32.1	86.0 / 51.2 / 26.9	82.0 / 39.7 / 23.1	100 / 49.0 / 0
Indiana	IN	471	Southern IN	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Indiana	IN	472	Southeast-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	473	North Central IN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Indiana	IN	474	Southwest-Central IN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Indiana	IN	475	Southern IN	91.9 / 81.7 / 40.5	88.8 / 70.3 / 36.4	88.8 / 63.6 / 28.0	85.7 / 50.5 / 22.6	81.5 / 38.9 / 18.9	100 / 48.4 / 0
Indiana	IN	478	Southwest-Central IN	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Indiana	IN	479	North Central IN	91.7 / 81.3 / 42.7	88.5 / 69.0 / 38.7	88.5 / 62.1 / 30.6	85.2 / 49.6 / 25.4	81.0 / 37.7 / 21.7	100 / 47.5 / 0
Kansas	KS	660	Topeka KC Area	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Kansas	KS	664	Central KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	665	Central KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	666	Topeka KC Area	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	667	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	668	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	669	Central KS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kansas	KS	670	Southern KS	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Kansas	KS	671	Southern KS	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Kansas	KS	672	Southern KS	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Kansas	KS	673	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	674	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	675	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	676	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	677	Central KS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kansas	KS	678	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kansas	KS	679	Southern KS	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	400	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	401	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	402	Louisville	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	403	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	404	South Central KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	405	Lexington	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	406	Central KY	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Kentucky	KY	407	Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	408	Eastern KY	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Kentucky	KY	409	South Central KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Kentucky	KY	410	Cincinnatti AreaOH-KY	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Kentucky	KY	411	Ashland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	412	Ashland	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	413	Eastern KY	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Kentucky	KY	414	Eastern KY	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Kentucky	KY	415	Eastern KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	416	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	417	Eastern KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	418	Eastern KY	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Kentucky	KY	420	Paducah	92.2 / 83.8 / 44.4	89.3 / 73.5 / 40.4	89.3 / 67.7 / 32.5	86.3 / 56.2 / 27.3	82.4 / 45.7 / 23.9	100 / 54.2 / 0
Kentucky	KY	421	Western KY	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Kentucky	KY	422	Western KY	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Kentucky	KY	423	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	424	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	425	South Central KY	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Kentucky	KY	426	Central KY	89.2 / 73.5 / 32.6	85.1 / 54.8 / 26.4	85.1 / 45.3 / 19.4	81.0 / 29.1 / 13.5	77.0 / 14.0 / 6.4	100 / 27.2 / 0
Kentucky	KY	427	Central KY	89.9 / 76.6 / 36.1	85.9 / 60.6 / 30.3	85.9 / 52.5 / 23.7	82.0 / 36.7 / 18.0	78.1 / 23.4 / 11.2	100 / 35.0 / 0
Kentucky	KY	450	Cincinnatti AreaOH-KY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Kentucky	KY	476	Western KY	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Kentucky	KY	477	Western KY	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Louisiana	LA	700	New Orleans	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	701	New Orleans	90.3 / 81.4 / 40.8	86.6 / 69.1 / 35.3	86.6 / 62.9 / 29.3	82.9 / 49.2 / 24.2	79.2 / 38.5 / 17.9	100 / 47.8 / 0
Louisiana	LA	703	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	704	Baton Rouge	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Louisiana	LA	705	Southwest LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	706	Southwest LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	707	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	708	Baton Rouge	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	710	Northern LA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Louisiana	LA	711	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	712	Northern LA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Louisiana	LA	713	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Louisiana	LA	714	Northern LA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Massachusetts	MA	10	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	11	Springfield	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	12	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	13	Western MA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Massachusetts	MA	14	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	15	Worster - Fitchburg	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	16	Worster - Fitchburg	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	17	Northwest Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Massachusetts	MA	18	Northwest Boston	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	19	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	20	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	21	Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	22	Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	23	Southeast Boston	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	24	Southeast Boston	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Massachusetts	MA	25	Southeast MA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Massachusetts	MA	26	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Massachusetts	MA	27	Southeast MA	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
Maryland	MD	206	Northwest-Southeast	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Maryland	MD	210	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	211	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	212	Baltimore	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	214	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maryland	MD	215	Cumberland	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Maryland	MD	216	Northwest-Southeast	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Maryland	MD	217	Northwest-Southeast	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Maryland	MD	218	Northwest-Southeast	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Maryland	MD	219	Baltimore	91.3 / 80.4 / 46.5	88.1 / 66.9 / 41.5	88.1 / 60.0 / 36.0	84.9 / 47.1 / 31.3	81.7 / 36.0 / 25.7	100 / 45.7 / 0
Maine	ME	39	Portland-Southwest	93.9 / 82.6 / 44.5	91.5 / 74.0 / 38.4	91.5 / 60.6 / 33.8	86.5 / 50.2 / 27.7	84.1 / 29.9 / 22.6	100 / 48.3 / 0
Maine	ME	40	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	41	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	42	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	43	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	44	Northern ME	93.0 / 82.4 / 47.1	90.3 / 68.9 / 42.4	90.3 / 61.5 / 36.5	87.7 / 49.0 / 31.5	81.6 / 38.8 / 25.6	100 / 46.2 / 0
Maine	ME	45	Portland-Southwest	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Maine	ME	46	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	47	Northern ME	92.7 / 81.9 / 45.5	90.0 / 68.1 / 40.7	90.0 / 60.5 / 34.6	87.3 / 47.5 / 29.4	81.0 / 37.1 / 23.4	100 / 44.7 / 0
Maine	ME	48	Portland-Southwest	93.8 / 80.0 / 44.2	91.5 / 69.9 / 38.0	91.5 / 56.9 / 33.4	86.2 / 46.3 / 27.3	83.9 / 25.2 / 22.0	100 / 44.5 / 0
Maine	ME	49	Northern ME	93.6 / 79.5 / 42.5	91.3 / 69.2 / 36.0	91.3 / 55.7 / 31.3	85.9 / 44.8 / 25.0	83.5 / 23.0 / 19.5	100 / 42.9 / 0
Michigan	MI	480	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	481	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	482	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	483	Detroit	92.0 / 80.8 / 48.6	89.0 / 67.6 / 45.0	89.0 / 60.4 / 38.1	86.0 / 48.8 / 33.5	82.0 / 37.0 / 29.9	100 / 47.0 / 0
Michigan	MI	484	Flint	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	485	Flint	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Michigan	MI	486	Saginaw-Midland	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	487	Northeast MI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Michigan	MI	488	Lansing	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Michigan	MI	489	Lansing	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	490	Southwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	491	Southwest MI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Michigan	MI	492	Southwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	493	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	494	Northwest MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	495	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	496	Northwest MI	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Michigan	MI	497	Northeast MI	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Michigan	MI	498	Iron Mountain, MI - WI	93.3 / 83.3 / 41.3	90.5 / 72.1 / 36.1	90.5 / 64.3 / 29.6	87.8 / 50.3 / 24.0	82.1 / 40.7 / 17.6	100 / 47.8 / 0
Michigan	MI	499	Iron Mountain, MI - WI	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Minnesota	MN	550	Central MN including St. Paul	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Minnesota	MN	551	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	553	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	554	Minneapolis	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	555	Central MN including St. Paul	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	556	Duluth	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	557	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	558	Duluth	92.4 / 83.4 / 45.5	89.4 / 72.5 / 40.8	89.4 / 64.8 / 34.8	86.3 / 50.6 / 29.6	79.9 / 41.3 / 23.7	100 / 47.7 / 0
Minnesota	MN	559	Rochester	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	560	Western MN	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Minnesota	MN	561	Western MN	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Minnesota	MN	562	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	563	Central MN including St. Paul	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
Minnesota	MN	564	Central MN including St. Paul	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	565	Western MN	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Minnesota	MN	566	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Minnesota	MN	567	Western MN	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	634	Northern MO	91.7 / 81.5 / 45.3	88.1 / 70.2 / 41.5	88.1 / 63.6 / 33.5	84.6 / 50.1 / 28.6	80.3 / 38.6 / 25.2	100 / 47.8 / 0
Missouri	MO	635	Northern MO	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Missouri	MO	636	Southeast MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	637	Southeast MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	638	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	639	Southeast MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Missouri	MO	640	Kansas City MO-KS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Missouri	MO	641	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	644	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	645	St. Joseph	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	646	Northern MO	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Missouri	MO	647	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	648	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	650	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	651	Southwest MO	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	652	Columbia	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Missouri	MO	653	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	654	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	655	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	656	Southwest MO	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Missouri	MO	657	Southwest MO	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Missouri	MO	658	Southwest MO	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Missouri	MO	661	Kansas City MO-KS	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Missouri	MO	662	Kansas City MO-KS	92.3 / 82.9 / 44.1	89.5 / 71.9 / 40.3	89.5 / 65.7 / 32.3	86.6 / 53.6 / 27.3	82.8 / 42.6 / 23.8	100 / 51.6 / 0
Mississippi	MS	386	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	387	North Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	388	Northern MS	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Mississippi	MS	389	North Central MS	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Mississippi	MS	390	South Central MS	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Mississippi	MS	391	South Central MS	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Mississippi	MS	392	Jackson	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Mississippi	MS	393	South Central MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	394	Southern MS	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Mississippi	MS	395	Southern MS	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Mississippi	MS	396	Southern MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Mississippi	MS	397	North Central MS	92.4 / 81.9 / 39.6	89.2 / 70.4 / 35.3	89.2 / 63.5 / 27.2	86.1 / 51.2 / 21.4	82.1 / 39.4 / 17.4	100 / 49.1 / 0
Montana	MT	590	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	591	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	592	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	593	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	594	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	595	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	596	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Montana	MT	597	Southeast MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Montana	MT	598	Northwest MT	91.4 / 80.7 / 42.9	88.5 / 67.2 / 37.9	88.5 / 59.5 / 31.4	85.6 / 42.8 / 25.9	79.0 / 32.8 / 19.7	100 / 38.8 / 0
Montana	MT	599	Northwest MT	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
North Carolina	NC	270	Greenboro-Winston Salem-High Point	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
North Carolina	NC	271	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	272	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	273	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	274	Greenboro-Winston Salem-High Point	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	275	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	276	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	277	Raleigh-Durham-East, Central NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	278	Northeast NC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Carolina	NC	279	Northeast NC	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	280	Charlotte Area - Hickory - Gastonia	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	281	Charlotte Area - Hickory - Gastonia	92.9 / 80.8 / 41.9	90.3 / 65.9 / 36.8	90.3 / 57.8 / 30.3	87.7 / 44.7 / 24.8	81.5 / 33.5 / 18.3	100 / 41.9 / 0
North Carolina	NC	282	Charlotte	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
North Carolina	NC	283	Fayetteville	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	284	Wilmington	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	285	Raleigh-Durham-East, Central NC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
North Carolina	NC	286	Charlotte Area - Hickory - Gastonia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
North Carolina	NC	287	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	288	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Carolina	NC	289	Asheville-Southwest NC	92.3 / 83.3 / 48.4	89.1 / 70.8 / 43.9	89.1 / 63.8 / 38.1	86.0 / 51.6 / 33.2	79.7 / 42.0 / 27.8	100 / 48.8 / 0
North Dakota	ND	580	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	581	All ND	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
North Dakota	ND	582	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	583	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	584	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	585	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	586	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
North Dakota	ND	587	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
North Dakota	ND	588	All ND	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Nebraska	NE	680	Southeast NE	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Nebraska	NE	681	Omaha	89.9 / 78.7 / 36.7	86.1 / 64.6 / 30.8	86.1 / 57.5 / 24.4	82.3 / 42.3 / 18.8	78.5 / 30.0 / 12.1	100 / 40.6 / 0
Nebraska	NE	683	Southeast NE	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Nebraska	NE	684	Southeast NE	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Nebraska	NE	685	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	686	Lincoln-North Central	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Nebraska	NE	687	Lincoln-North Central	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	688	West Central NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Nebraska	NE	689	Southeast NE	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Nebraska	NE	690	Southeast NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	691	West Central NE	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Nebraska	NE	692	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Nebraska	NE	693	West Central NE	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
New Hampshire	NH	30	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	31	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	32	Central NH	94.6 / 85.4 / 54.7	92.5 / 78.1 / 49.8	92.5 / 67.0 / 46.0	88.0 / 59.1 / 41.1	85.8 / 41.6 / 36.9	100 / 57.3 / 0
New Hampshire	NH	33	Concord-Manchester	93.7 / 79.5 / 45.5	91.2 / 69.0 / 39.5	91.2 / 55.7 / 35.1	85.8 / 45.0 / 29.0	83.3 / 23.2 / 24.0	100 / 43.2 / 0
New Hampshire	NH	34	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	35	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	36	Central NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	37	Western NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Hampshire	NH	38	Eastern NH	93.5 / 78.9 / 43.9	90.9 / 68.2 / 37.7	90.9 / 54.5 / 33.1	85.3 / 43.5 / 26.9	82.7 / 21.0 / 21.8	100 / 41.6 / 0
New Jersey	NJ	70	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	71	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	72	Newark-Elizabeth	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New Jersey	NJ	73	Jersey City	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	74	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	75	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	76	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	77	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	78	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	79	Northern NJ	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New Jersey	NJ	80	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	81	Camden-South Central	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New Jersey	NJ	82	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	83	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New Jersey	NJ	84	Atlantic City-Southern	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New Jersey	NJ	85	Trenton-Central NJ	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New Jersey	NJ	86	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	87	Trenton-Central NJ	92.5 / 81.0 / 44.0	89.7 / 68.1 / 40.3	89.7 / 60.5 / 32.2	86.9 / 49.2 / 27.2	83.2 / 37.5 / 23.7	100 / 47.5 / 0
New Jersey	NJ	88	New Brunswick-Perth Amboy	93.5 / 78.3 / 36.4	91.1 / 66.8 / 29.2	91.1 / 52.9 / 24.1	85.5 / 41.9 / 17.2	83.1 / 18.5 / 11.3	100 / 40.0 / 0
New Jersey	NJ	89	New Brunswick-Perth Amboy	93.2 / 81.9 / 44.3	90.6 / 68.2 / 39.5	90.6 / 60.6 / 33.2	88.1 / 47.8 / 27.9	82.2 / 37.3 / 21.8	100 / 45.0 / 0
New Mexico	NM	870	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	871	All NM	92.9 / 81.1 / 40.8	90.3 / 68.2 / 36.8	90.3 / 60.5 / 28.2	87.7 / 49.4 / 23.0	84.1 / 37.9 / 19.3	100 / 47.7 / 0
New Mexico	NM	872	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	873	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	874	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	875	All NM	92.9 / 81.2 / 41.3	90.3 / 68.3 / 37.3	90.3 / 60.7 / 28.7	87.7 / 49.6 / 23.5	84.1 / 38.2 / 19.9	100 / 48.0 / 0
New Mexico	NM	877	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	878	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	879	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	880	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	881	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	882	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	883	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
New Mexico	NM	884	All NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Nevada	NV	889	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	890	Southern NV	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	891	Las Vegas	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
Nevada	NV	893	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Nevada	NV	894	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	895	Reno	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	897	Northern NV	93.7 / 83.4 / 43.3	91.2 / 75.1 / 37.0	91.2 / 62.2 / 32.4	85.9 / 53.4 / 26.2	83.5 / 32.6 / 20.9	100 / 51.3 / 0
Nevada	NV	898	Northern NV	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
New York	NY	100	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	101	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	102	Manhattan	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
New York	NY	103	Staten Island	92.3 / 78.8 / 39.9	89.7 / 64.4 / 35.8	89.7 / 56.4 / 27.2	87.0 / 43.1 / 21.8	83.4 / 30.0 / 18.1	100 / 41.0 / 0
New York	NY	104	Bronx	91.6 / 80.2 / 47.1	88.4 / 66.3 / 42.2	88.4 / 59.2 / 36.7	85.2 / 46.7 / 32.1	82.0 / 35.4 / 26.5	100 / 45.3 / 0
New York	NY	105	Putnam-Westchester	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	106	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	107	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New York	NY	108	New Rochelle - White Plains - Yonkers	92.8 / 81.6 / 43.0	90.2 / 67.6 / 38.1	90.2 / 59.8 / 31.7	87.6 / 46.7 / 26.3	81.4 / 36.0 / 20.0	100 / 43.9 / 0
New York	NY	109	Suffern Area-Middletown	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0
New York	NY	110	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	111	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	112	Brooklyn	92.5 / 81.0 / 43.6	89.7 / 68.1 / 39.8	89.7 / 60.6 / 31.8	86.9 / 49.3 / 26.7	83.2 / 37.7 / 23.2	100 / 47.6 / 0
New York	NY	113	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	114	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	115	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	116	Queens	92.1 / 80.3 / 41.3	89.0 / 66.9 / 37.4	89.0 / 59.1 / 29.0	86.0 / 47.2 / 23.7	82.0 / 35.1 / 20.0	100 / 45.5 / 0
New York	NY	117	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	118	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	119	Nassau-Suffolk	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	120	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	121	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	122	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	123	Albany-Schenectady-Troy	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
New York	NY	124	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	125	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	126	Poughkeepsie-Kingston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	127	Poughkeepsie-Kingston	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	128	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	129	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	130	Syracuse	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	131	Syracuse	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	132	Syracuse	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	133	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	134	Utica-Rome	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
New York	NY	135	Utica-Rome	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	136	Northeast NY	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
New York	NY	137	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	138	Southwest NY - Binghamton - Elmira	92.4 / 80.0 / 44.1	89.5 / 66.3 / 40.4	89.5 / 58.8 / 32.3	86.6 / 46.4 / 27.3	82.8 / 34.0 / 23.8	100 / 44.4 / 0
New York	NY	139	Southwest NY - Binghamton - Elmira	92.6 / 79.6 / 41.4	89.7 / 63.9 / 36.3	89.7 / 55.7 / 29.7	86.9 / 40.7 / 24.2	80.4 / 29.4 / 17.7	100 / 37.5 / 0
New York	NY	140	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	141	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
New York	NY	142	Buffalo	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	143	Northwest NY excluding Buffalo & Rochester	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
New York	NY	144	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	145	Northwest NY excluding Buffalo & Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	146	Rochester	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
New York	NY	147	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	148	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
New York	NY	149	Southwest NY - Binghamton - Elmira	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Ohio	OH	430	Marion-Columbus Area	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Ohio	OH	431	Marion-Columbus Area	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	432	Columbus	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	433	Marion-Columbus Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	434	Southwest OH	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	435	Southwest OH	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	436	Toledo	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	437	Southeast OH	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Ohio	OH	438	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	439	Southeast OH	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
Ohio	OH	440	Cleveland	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	441	Cleveland	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Ohio	OH	442	Akron-Canton	91.0 / 79.1 / 44.7	87.6 / 64.6 / 39.6	87.6 / 57.3 / 33.9	84.2 / 43.9 / 29.0	80.7 / 31.8 / 23.2	100 / 42.3 / 0
Ohio	OH	443	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	444	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	445	Youngstown-Warren	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	446	Akron-Canton	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	447	Akron-Canton	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Ohio	OH	448	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	449	Mansfield-Sandusky	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Ohio	OH	451	Southwest OH	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Ohio	OH	452	Cincinnatti	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Ohio	OH	453	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	454	Dayton	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	455	Southwest OH	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Ohio	OH	456	Southwest OH	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Ohio	OH	457	Southeast OH	92.5 / 83.5 / 39.7	89.4 / 72.8 / 34.4	89.4 / 65.5 / 27.5	86.4 / 50.7 / 21.8	80.1 / 41.8 / 15.2	100 / 47.6 / 0
Ohio	OH	458	Southwest OH	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Oklahoma	OK	730	Central OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	731	Oklahoma City	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	734	Central OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	735	Western OK	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Oklahoma	OK	736	Western OK	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Oklahoma	OK	737	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	738	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	739	Western OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	740	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	741	Tulsa	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Oklahoma	OK	743	Eastern OK	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Oklahoma	OK	744	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oklahoma	OK	745	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	746	Eastern OK	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Oklahoma	OK	747	Eastern OK	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Oklahoma	OK	748	Eastern OK	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Oklahoma	OK	749	Eastern OK	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Oregon	OR	970	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	971	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	972	Portland	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	973	Salem	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	974	Eugene	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	975	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	976	Miscellaneous OR	92.9 / 81.0 / 44.2	90.3 / 66.6 / 39.4	90.3 / 58.9 / 33.1	87.6 / 44.7 / 27.8	81.4 / 34.1 / 21.7	100 / 41.6 / 0
Oregon	OR	977	Miscellaneous OR	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Oregon	OR	978	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Oregon	OR	979	Miscellaneous OR	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Pennsylvania	PA	150	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	151	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	152	Pittsburgh	89.8 / 75.0 / 36.1	85.9 / 57.3 / 30.2	85.9 / 48.1 / 23.6	82.0 / 33.1 / 18.0	78.2 / 19.1 / 11.3	100 / 31.5 / 0
Pennsylvania	PA	153	Washington	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	154	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	155	Southwest PA	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	156	Southwest PA	89.0 / 73.0 / 30.3	84.8 / 54.0 / 23.9	84.8 / 44.3 / 16.7	80.6 / 27.6 / 10.6	76.4 / 12.4 / 3.2	100 / 25.8 / 0
Pennsylvania	PA	157	West Central PA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Pennsylvania	PA	158	West Central PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	159	Johnstown	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	160	Northwest PA	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Pennsylvania	PA	161	Northwest PA	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Pennsylvania	PA	162	West Central PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	163	Northwest PA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Pennsylvania	PA	164	Northwest PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	165	Erie	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Pennsylvania	PA	166	West Central PA	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Pennsylvania	PA	167	West Central PA	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Pennsylvania	PA	168	West Central PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	169	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	170	West Central PA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Pennsylvania	PA	171	Harrisburg	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	172	Southwest PA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	173	Lancaster-York	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Pennsylvania	PA	174	Lancaster-York	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Pennsylvania	PA	175	Lancaster-York	92.4 / 81.0 / 42.9	89.2 / 68.8 / 39.0	89.2 / 61.8 / 30.8	86.1 / 48.8 / 25.5	82.0 / 36.9 / 22.0	100 / 46.7 / 0
Pennsylvania	PA	176	Lancaster-York	92.4 / 81.0 / 42.9	89.2 / 68.8 / 39.0	89.2 / 61.8 / 30.8	86.1 / 48.8 / 25.5	82.0 / 36.9 / 22.0	100 / 46.7 / 0
Pennsylvania	PA	177	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	178	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	179	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	180	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	181	Allentown	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	182	Northeast PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	183	Northeast PA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Pennsylvania	PA	184	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	185	Scranton-Wilkes Barre	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	186	Northeast PA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Pennsylvania	PA	187	Scranton-Wilkes Barre	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Pennsylvania	PA	188	Northeast PA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Pennsylvania	PA	189	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	190	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	191	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	192	Philadelphia	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Pennsylvania	PA	193	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0
Pennsylvania	PA	194	Reading-East Central PA	92.0 / 79.1 / 41.3	89.0 / 65.0 / 37.4	89.0 / 57.1 / 28.9	85.9 / 44.1 / 23.7	81.9 / 31.2 / 20.0	100 / 42.0 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Pennsylvania	PA	195	Reading-East Central PA	92.2 / 79.7 / 42.7	89.3 / 66.0 / 38.9	89.3 / 58.3 / 30.7	86.3 / 45.7 / 25.6	82.3 / 33.2 / 22.0	100 / 43.7 / 0
Pennsylvania	PA	196	Reading-East Central PA	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
Puerto Rico	PR	6	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	7	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Puerto Rico	PR	9	All PR	90.4 / 77.2 / 40.4	86.7 / 61.1 / 34.9	86.7 / 53.0 / 28.7	83.0 / 38.8 / 23.5	79.3 / 25.8 / 17.2	100 / 37.2 / 0
Rhode Island	RI	28	All other	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Rhode Island	RI	29	Providence	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
South Carolina	SC	290	Miscellaneous SC	92.6 / 84.3 / 40.0	89.8 / 74.5 / 34.7	89.8 / 66.9 / 28.1	87.0 / 53.1 / 22.4	80.8 / 43.9 / 15.7	100 / 50.0 / 0
South Carolina	SC	291	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Carolina	SC	292	Columbia	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	293	Greenville-Spartansburg	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Carolina	SC	294	Charleston	92.2 / 80.0 / 42.5	89.4 / 64.6 / 37.4	89.4 / 56.8 / 30.9	86.6 / 42.0 / 25.4	80.0 / 31.1 / 19.1	100 / 38.8 / 0
South Carolina	SC	295	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	296	Greenville-Spartansburg	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	297	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	298	Miscellaneous SC	92.3 / 80.8 / 45.0	89.3 / 68.0 / 41.3	89.3 / 60.7 / 33.5	86.3 / 48.6 / 28.5	82.4 / 36.6 / 25.0	100 / 46.5 / 0
South Carolina	SC	299	Miscellaneous SC	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	570	SD except Sioux Falls	92.4 / 81.1 / 46.4	89.5 / 68.4 / 42.7	89.5 / 61.3 / 35.1	86.6 / 49.4 / 30.2	82.8 / 37.7 / 26.8	100 / 47.4 / 0
South Dakota	SD	571	Sioux Falls	92.9 / 83.3 / 42.7	89.9 / 72.2 / 37.7	89.9 / 64.3 / 31.3	87.0 / 50.8 / 25.9	81.0 / 41.0 / 19.8	100 / 47.9 / 0
South Dakota	SD	572	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	573	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	574	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	575	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	576	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
South Dakota	SD	577	SD except Sioux Falls	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Tennessee	TN	307	Chattanooga TN-GA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	370	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	371	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	372	Nashville-Columbia	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Tennessee	TN	373	Knoxville Area	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	374	Chattanooga TN-GA	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Tennessee	TN	376	Johnson City	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Tennessee	TN	377	Knoxville Area	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Tennessee	TN	378	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	379	Knoxville	91.0 / 80.4 / 44.7	87.6 / 67.1 / 39.5	87.6 / 60.6 / 33.8	84.1 / 48.1 / 29.0	80.7 / 36.8 / 23.1	100 / 46.5 / 0
Tennessee	TN	380	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	381	Memphis	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Tennessee	TN	382	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	383	Western TN	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Tennessee	TN	384	Nashville-Columbia	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Tennessee	TN	385	Knoxville Area	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	750	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	751	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	752	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	753	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	754	Northeast TX	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Texas	TX	755	Texarkana TX-AR	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	756	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	757	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	758	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	759	Northeast TX	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Texas	TX	760	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	761	Dallas-Ft. Worth	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	762	Wichita Falls-Denton	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	763	Wichita Falls-Denton	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	764	Central TX excluding Austin - San Antonio	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Texas	TX	765	Central TX excluding Austin - San Antonio	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	766	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	767	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	768	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	769	Central TX excluding Austin - San Antonio	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Texas	TX	770	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	771	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	772	Texas City - Houston - Galveston	91.3 / 79.4 / 45.0	88.0 / 65.0 / 40.0	88.0 / 57.7 / 34.3	84.7 / 44.6 / 29.5	81.4 / 32.8 / 23.6	100 / 43.1 / 0
Texas	TX	773	Northeast TX	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	774	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	775	Texas City - Houston - Galveston	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	776	Orange - Beaumount - Pt. Arthur	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Texas	TX	777	Orange - Beaumont - Pt. Arthur	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	778	Northeast TX	91.6 / 81.0 / 46.7	88.5 / 68.2 / 41.8	88.5 / 61.7 / 36.3	85.4 / 48.6 / 31.6	82.3 / 37.3 / 26.0	100 / 47.0 / 0
Texas	TX	779	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	780	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	781	Central TX excluding Austin - San Antonio	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Texas	TX	782	San Antonio	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
Texas	TX	783	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	784	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	785	Corpus - Christi - Victoria - Houston Area	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Texas	TX	786	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	787	Austin	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Texas	TX	788	Central TX excluding Austin - San Antonio	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Texas	TX	789	Central TX excluding Austin - San Antonio	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Texas	TX	790	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	791	Amarillo	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	792	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	793	Lubbock, Amarillo Areas, Childress	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	794	Lubbock	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	795	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	796	Central TX excluding Austin - San Antonio	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	797	Central TX excluding Austin - San Antonio	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Texas	TX	798	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	799	El Paso	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Texas	TX	885	El Paso Area TX - NM	92.5 / 80.2 / 37.8	89.7 / 66.9 / 33.6	89.7 / 58.9 / 24.5	87.0 / 47.1 / 19.0	83.2 / 35.1 / 15.1	100 / 45.4 / 0
Utah	UT	840	Northern Utah excluding Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	841	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	842	Salt Lake City	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
Utah	UT	843	Northern Utah excluding Salt Lake City	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
Utah	UT	844	Ogden	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Utah	UT	845	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	846	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Utah	UT	847	Central & Southern UT	89.5 / 75.6 / 34.7	85.5 / 58.6 / 28.7	85.5 / 50.0 / 21.9	81.5 / 34.5 / 16.2	77.5 / 20.6 / 9.3	100 / 32.7 / 0
Virginia	VA	224	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	225	Northern VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	226	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	227	Northern VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	228	Northern VA	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Virginia	VA	229	Northern VA	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Virginia	VA	230	Southeast VA	91.0 / 78.3 / 43.9	87.7 / 63.0 / 38.8	87.7 / 55.3 / 32.9	84.3 / 41.9 / 28.1	81.0 / 29.6 / 22.1	100 / 40.4 / 0
Virginia	VA	231	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	232	Richmond	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	233	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	234	Southeast VA	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	235	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	236	Southeast VA	91.5 / 79.8 / 47.1	88.4 / 65.6 / 42.3	88.4 / 58.6 / 36.8	85.2 / 45.7 / 32.2	82.0 / 34.2 / 26.6	100 / 44.3 / 0
Virginia	VA	237	Norfolk-Portsmouth	91.7 / 78.8 / 39.6	88.6 / 64.4 / 35.6	88.6 / 56.4 / 26.9	85.5 / 43.2 / 21.5	81.4 / 30.0 / 17.7	100 / 41.0 / 0
Virginia	VA	238	Southeast VA	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Virginia	VA	239	Southwest VA	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Virginia	VA	240	Southwest VA	91.2 / 76.6 / 42.4	87.9 / 59.9 / 37.1	87.9 / 51.3 / 31.1	84.6 / 37.6 / 26.1	81.3 / 24.5 / 20.0	100 / 36.1 / 0
Virginia	VA	241	Southwest VA	91.7 / 78.0 / 46.2	88.5 / 62.1 / 41.3	88.5 / 53.9 / 35.7	85.3 / 41.3 / 31.0	82.0 / 28.9 / 25.3	100 / 39.9 / 0
Virginia	VA	242	Southwest VA	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
Virginia	VA	243	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virginia	VA	244	Southwest VA	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Virginia	VA	245	Southwest VA	92.4 / 83.5 / 48.8	88.8 / 73.3 / 45.0	88.8 / 66.8 / 38.0	85.3 / 55.5 / 33.2	80.9 / 45.2 / 30.0	100 / 53.8 / 0
Virginia	VA	246	Southwest VA	90.9 / 79.0 / 44.3	87.4 / 64.4 / 39.1	87.4 / 57.0 / 33.4	83.9 / 43.5 / 28.5	80.4 / 31.3 / 22.6	100 / 41.9 / 0
Virgin Islands	VI	8	All V.I.	93.4 / 79.8 / 31.2	91.0 / 65.2 / 25.2	91.0 / 57.0 / 17.2	88.6 / 41.4 / 10.8	82.9 / 30.8 / 3.3	100 / 37.6 / 0
Vermont	VT	50	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	51	All VT	93.5 / 77.4 / 39.6	91.1 / 65.7 / 32.8	91.1 / 50.9 / 28.0	85.4 / 39.8 / 21.4	83.0 / 14.8 / 15.7	100 / 37.7 / 0
Vermont	VT	52	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	53	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	54	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	56	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	57	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Vermont	VT	58	All VT	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Vermont	VT	59	All VT	93.1 / 81.5 / 45.6	90.5 / 67.3 / 40.8	90.5 / 59.8 / 34.7	87.9 / 46.0 / 29.5	81.9 / 35.7 / 23.5	100 / 43.0 / 0
Washington	WA	980	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
Washington	WA	981	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	982	Seattle-Tacoma	93.9 / 80.2 / 44.1	91.6 / 70.0 / 37.9	91.6 / 56.7 / 33.3	86.3 / 46.5 / 27.2	84.0 / 24.5 / 22.0	100 / 44.6 / 0
Washington	WA	983	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	984	Seattle-Tacoma	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	985	Olympia	93.3 / 81.7 / 46.7	90.7 / 67.7 / 42.0	90.7 / 60.3 / 36.0	88.2 / 46.8 / 31.0	82.3 / 36.6 / 25.1	100 / 43.8 / 0
Washington	WA	986	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	988	Central & Southern WA	92.8 / 81.6 / 45.1	90.1 / 68.0 / 40.3	90.1 / 60.4 / 34.1	87.3 / 46.2 / 28.9	81.2 / 35.9 / 22.9	100 / 43.2 / 0
Washington	WA	989	Central & Southern WA	93.5 / 79.7 / 41.3	91.0 / 69.2 / 34.7	91.0 / 55.4 / 30.0	85.4 / 45.5 / 23.5	82.9 / 22.2 / 18.0	100 / 43.5 / 0
Washington	WA	990	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	991	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	992	Spokane - Lewiston - Eastern WA	92.7 / 80.7 / 42.8	90.0 / 66.1 / 37.9	90.0 / 58.2 / 31.4	87.2 / 43.8 / 26.0	80.9 / 33.0 / 19.7	100 / 40.6 / 0
Washington	WA	993	Central & Southern WA	93.8 / 83.9 / 39.9	91.5 / 76.0 / 33.2	91.5 / 63.8 / 28.3	86.3 / 54.9 / 21.7	83.9 / 35.6 / 16.1	100 / 53.2 / 0
Washington	WA	994	Spokane - Lewiston - Eastern WA	93.0 / 81.9 / 46.4	90.4 / 68.5 / 41.7	90.4 / 61.0 / 35.7	87.7 / 46.9 / 30.6	81.7 / 36.9 / 24.7	100 / 44.1 / 0
Wisconsin	WI	530	Kenosha-Racine Sheboygan	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
Wisconsin	WI	531	Kenosha-Racine Sheboygan	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	532	Milwaukee	91.7 / 82.5 / 42.1	88.4 / 71.5 / 38.1	88.4 / 65.1 / 29.9	85.0 / 52.5 / 24.7	80.7 / 41.3 / 21.0	100 / 50.4 / 0
Wisconsin	WI	534	Kenosha-Racine Sheboygan	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	535	Madison	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	537	Madison	92.6 / 81.1 / 43.7	89.8 / 67.2 / 38.8	89.8 / 59.4 / 32.5	87.0 / 44.6 / 27.1	80.7 / 34.1 / 20.9	100 / 41.5 / 0
Wisconsin	WI	538	Madison	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	539	Portage - Appleton - Oshkosh	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	540	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	541	North Central-Northwest	91.9 / 80.0 / 42.2	88.8 / 66.6 / 38.3	88.8 / 59.0 / 30.1	85.7 / 46.2 / 24.8	81.6 / 33.7 / 21.1	100 / 44.1 / 0
Wisconsin	WI	542	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	543	North Central-Northwest	92.1 / 80.3 / 43.6	89.0 / 67.1 / 39.7	89.0 / 59.7 / 31.8	86.0 / 47.1 / 26.6	82.0 / 34.8 / 23.0	100 / 44.9 / 0
Wisconsin	WI	544	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	545	North Central-Northwest	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	546	North Central-Northwest	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
Wisconsin	WI	547	Northwest WI	91.7 / 81.0 / 49.6	88.5 / 67.9 / 44.9	88.5 / 61.3 / 39.7	85.3 / 49.0 / 35.2	82.1 / 37.9 / 29.9	100 / 47.5 / 0
Wisconsin	WI	548	Northwest WI	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
Wisconsin	WI	549	Portage - Appleton - Oshkosh	91.5 / 80.8 / 48.3	88.2 / 67.5 / 43.5	88.2 / 60.8 / 38.2	85.0 / 48.3 / 33.6	81.7 / 37.1 / 28.2	100 / 46.8 / 0
West Virginia	WV	247	Huntington-Southwest	91.1 / 79.2 / 45.6	87.7 / 64.8 / 40.6	87.7 / 57.6 / 35.0	84.2 / 44.3 / 30.2	80.8 / 32.2 / 24.5	100 / 42.7 / 0
West Virginia	WV	248	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	249	Eastern WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	250	Wheeting - Northwest -	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0

State/ Possession	State	Zip Code	Area Description	$5 Copay Schedule - In-Network Class A/B/C Coinsurance	$10A Copay Schedule - In-Network Class A/B/C Coinsurance	$10B Copay Schedule - In-Network Class A/B/C Coinsurance	$15 Copay Schedule - In-Network Class A/B/C Coinsurance	$20 Copay Schedule - In-Network Class A/B/C Coinsurance	AB Copay Schedule - In-Network Class A/B/C Coinsurance
			Central WV						
West Virginia	WV	251	Wheeting - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	252	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	253	Charlestown	90.8 / 77.6 / 42.3	87.3 / 61.9 / 37.0	87.3 / 54.0 / 31.0	83.8 / 40.1 / 26.0	80.4 / 27.3 / 19.8	100 / 38.5 / 0
West Virginia	WV	254	Eastern WV	93.4 / 83.2 / 45.3	90.8 / 71.8 / 40.5	90.8 / 64.2 / 34.4	88.3 / 50.1 / 29.2	82.9 / 40.5 / 23.4	100 / 47.1 / 0
West Virginia	WV	255	Huntington-Southwest	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	256	Huntington-Southwest	91.3 / 82.5 / 47.3	87.8 / 71.0 / 42.4	87.8 / 65.0 / 37.0	84.2 / 52.6 / 32.4	80.7 / 42.4 / 26.9	100 / 51.2 / 0
West Virginia	WV	257	Huntington-Southwest	91.3 / 81.2 / 42.8	87.8 / 68.8 / 37.5	87.8 / 62.5 / 31.6	84.3 / 48.9 / 26.6	80.8 / 37.8 / 20.5	100 / 47.3 / 0
West Virginia	WV	258	Huntington-Southwest	92.0 / 82.8 / 40.2	88.9 / 71.9 / 36.1	88.9 / 65.4 / 27.4	85.7 / 53.4 / 21.9	81.7 / 42.5 / 18.3	100 / 51.5 / 0
West Virginia	WV	259	Huntington-Southwest	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	260	Wheeting - Northwest - Central WV	90.6 / 78.6 / 42.9	87.0 / 63.9 / 37.7	87.0 / 56.4 / 31.8	83.4 / 42.6 / 26.8	79.8 / 30.2 / 20.8	100 / 41.0 / 0
West Virginia	WV	261	Wheeting - Northwest - Central WV	91.8 / 83.3 / 44.3	88.5 / 72.6 / 40.5	88.5 / 66.6 / 32.6	85.1 / 54.9 / 27.3	80.9 / 44.2 / 23.9	100 / 52.8 / 0
West Virginia	WV	262	Wheeting - Northwest - Central WV	91.4 / 83.9 / 46.8	88.0 / 73.5 / 41.8	88.0 / 68.0 / 36.4	84.6 / 56.0 / 31.8	81.2 / 46.7 / 26.2	100 / 54.7 / 0
West Virginia	WV	263	Wheeting - Northwest - Central WV	90.5 / 77.3 / 40.6	86.9 / 61.4 / 35.1	86.9 / 53.3 / 29.0	83.3 / 39.2 / 23.8	79.7 / 26.3 / 17.5	100 / 37.6 / 0
West Virginia	WV	264	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	265	Wheeting - Northwest - Central WV	90.2 / 76.5 / 39.0	86.4 / 60.1 / 33.4	86.4 / 51.9 / 27.1	82.7 / 37.1 / 21.8	78.9 / 23.7 / 15.3	100 / 35.4 / 0
West Virginia	WV	266	Wheeting - Northwest - Central WV	91.3 / 79.9 / 47.0	88.0 / 65.9 / 42.1	88.0 / 58.7 / 36.7	84.7 / 45.9 / 32.0	81.4 / 34.3 / 26.4	100 / 44.4 / 0
West Virginia	WV	267	Eastern WV	89.9 / 76.1 / 37.0	86.1 / 59.4 / 31.2	86.1 / 51.0 / 24.7	82.3 / 35.9 / 19.2	78.4 / 22.2 / 12.5	100 / 34.1 / 0
West Virginia	WV	268	Eastern WV	90.5 / 78.0 / 41.5	86.8 / 62.8 / 36.0	86.8 / 55.1 / 30.0	83.1 / 40.8 / 24.9	79.4 / 28.0 / 18.7	100 / 39.1 / 0
Wyoming	WY	820	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	821	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	822	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	823	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	824	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	825	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	826	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	827	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	828	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	829	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	830	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0
Wyoming	WY	831	All WY	91.2 / 79.5 / 45.5	87.9 / 65.2 / 40.5	87.9 / 58.0 / 34.9	84.7 / 45.0 / 30.1	81.4 / 33.2 / 24.4	100 / 43.5 / 0

Table 12b i(Adult): 'Adult Annual Maximum (Non-Orthodontia)' Adjustment Factors

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	$500	$1,000	$1,500	$2,000	$2,500	$3,000
100%	100%	100%	0.568	0.836	0.934	0.999	1.012	1.014
100%	100%	90%	0.611	0.854	0.939	0.993	1.012	1.014
100%	100%	80%	0.649	0.868	0.945	0.991	1.007	1.012
100%	100%	70%	0.679	0.876	0.945	0.986	0.997	1.004
100%	100%	60%	0.700	0.883	0.944	0.980	0.989	0.996
100%	100%	50%	0.710	0.887	0.942	0.971	0.982	0.987
100%	100%	40%	0.729	0.900	0.948	0.971	0.980	0.983
100%	100%	30%	0.743	0.913	0.954	0.970	0.977	0.979
100%	100%	20%	0.755	0.922	0.960	0.970	0.974	0.976
100%	100%	10%	0.767	0.931	0.964	0.968	0.973	0.973
100%	100%	0%	0.776	0.936	0.965	0.965	0.970	0.969
100%	90%	90%	0.611	0.852	0.938	0.994	1.012	1.014
100%	90%	80%	0.651	0.864	0.944	0.992	1.005	1.012
100%	90%	70%	0.681	0.874	0.943	0.984	0.996	1.003
100%	90%	60%	0.694	0.880	0.941	0.977	0.987	0.993
100%	90%	50%	0.711	0.891	0.944	0.972	0.983	0.987
100%	90%	40%	0.732	0.905	0.951	0.971	0.980	0.982
100%	90%	30%	0.747	0.917	0.958	0.971	0.976	0.978
100%	90%	20%	0.759	0.928	0.963	0.970	0.974	0.976
100%	90%	10%	0.770	0.934	0.965	0.967	0.971	0.971
100%	90%	0%	0.782	0.935	0.965	0.964	0.967	0.967
100%	80%	80%	0.652	0.862	0.942	0.991	1.005	1.012
100%	80%	70%	0.674	0.872	0.941	0.983	0.994	1.001
100%	80%	60%	0.689	0.878	0.939	0.975	0.986	0.991
100%	**80%**	**50%**	0.713	0.895	**0.946**	0.972	0.984	0.986
100%	80%	40%	0.735	0.911	0.954	0.972	0.979	0.982
100%	80%	30%	0.749	0.922	0.960	0.971	0.975	0.978
100%	80%	20%	0.763	0.933	0.965	0.969	0.973	0.974
100%	80%	10%	0.775	0.934	0.964	0.965	0.970	0.969
100%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.966
100%	70%	70%	0.669	0.870	0.939	0.981	0.993	1.001
100%	70%	60%	0.687	0.880	0.940	0.974	0.986	0.990
100%	70%	50%	0.714	0.898	0.948	0.973	0.984	0.986
100%	70%	40%	0.737	0.915	0.957	0.972	0.978	0.981
100%	70%	30%	0.753	0.928	0.963	0.971	0.974	0.976
100%	70%	20%	0.767	0.932	0.964	0.967	0.972	0.972
100%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
100%	70%	0%	0.800	0.939	0.966	0.964	0.965	0.966
100%	60%	60%	0.686	0.883	0.942	0.975	0.987	0.990
100%	60%	50%	0.715	0.903	0.951	0.974	0.984	0.986
100%	60%	40%	0.738	0.919	0.959	0.973	0.978	0.981
100%	60%	30%	0.755	0.929	0.963	0.969	0.974	0.976
100%	60%	20%	0.771	0.931	0.963	0.965	0.970	0.970
100%	60%	10%	0.791	0.936	0.965	0.964	0.966	0.967
100%	60%	0%	0.812	0.941	0.968	0.964	0.964	0.965
100%	50%	50%	0.717	0.908	0.953	0.974	0.983	0.986

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	$500	$1,000	$1,500	$2,000	$2,500	$3,000
100%	50%	40%	0.741	0.924	0.962	0.972	0.977	0.979
100%	50%	30%	0.759	0.928	0.962	0.968	0.973	0.974
100%	50%	20%	0.779	0.932	0.963	0.965	0.968	0.969
100%	50%	10%	0.802	0.939	0.966	0.964	0.966	0.966
100%	50%	0%	0.826	0.944	0.968	0.963	0.963	0.964
100%	40%	40%	0.743	0.922	0.960	0.971	0.976	0.978
100%	40%	30%	0.763	0.926	0.961	0.966	0.971	0.972
100%	40%	20%	0.788	0.934	0.964	0.965	0.968	0.968
100%	40%	10%	0.814	0.941	0.968	0.964	0.965	0.965
100%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
90%	90%	90%	0.608	0.850	0.937	0.994	1.012	1.014
90%	90%	80%	0.646	0.863	0.943	0.992	1.006	1.013
90%	90%	70%	0.676	0.873	0.942	0.985	0.996	1.004
90%	90%	60%	0.691	0.879	0.941	0.978	0.988	0.995
90%	90%	50%	0.706	0.890	0.943	0.972	0.983	0.987
90%	90%	40%	0.728	0.905	0.951	0.971	0.980	0.983
90%	90%	30%	0.744	0.917	0.958	0.971	0.976	0.979
90%	90%	20%	0.757	0.928	0.963	0.970	0.974	0.976
90%	90%	10%	0.769	0.934	0.965	0.967	0.971	0.971
90%	90%	0%	0.781	0.934	0.964	0.964	0.966	0.967
90%	80%	80%	0.649	0.860	0.941	0.991	1.005	1.012
90%	80%	70%	0.670	0.870	0.940	0.983	0.995	1.002
90%	80%	60%	0.684	0.876	0.938	0.975	0.986	0.991
90%	80%	50%	0.707	0.894	0.946	0.973	0.984	0.987
90%	80%	40%	0.731	0.910	0.953	0.972	0.979	0.982
90%	80%	30%	0.747	0.922	0.960	0.971	0.975	0.978
90%	80%	20%	0.761	0.932	0.965	0.969	0.973	0.974
90%	80%	10%	0.774	0.934	0.964	0.965	0.968	0.969
90%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.967
90%	70%	70%	0.663	0.868	0.938	0.981	0.994	1.001
90%	70%	60%	0.682	0.878	0.939	0.975	0.987	0.991
90%	70%	50%	0.710	0.897	0.948	0.973	0.984	0.987
90%	70%	40%	0.734	0.914	0.957	0.973	0.979	0.982
90%	70%	30%	0.750	0.928	0.963	0.971	0.974	0.977
90%	70%	20%	0.766	0.932	0.964	0.967	0.972	0.972
90%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
90%	70%	0%	0.801	0.939	0.966	0.964	0.965	0.966
90%	60%	60%	0.681	0.882	0.941	0.975	0.987	0.991
90%	60%	50%	0.711	0.902	0.951	0.974	0.984	0.986
90%	60%	40%	0.737	0.919	0.959	0.973	0.978	0.981
90%	60%	30%	0.753	0.928	0.963	0.969	0.974	0.976
90%	60%	20%	0.769	0.930	0.962	0.965	0.970	0.970
90%	60%	10%	0.791	0.936	0.965	0.964	0.966	0.967
90%	60%	0%	0.813	0.942	0.968	0.964	0.964	0.965
90%	50%	50%	0.711	0.908	0.954	0.975	0.984	0.986
90%	50%	40%	0.738	0.923	0.961	0.972	0.977	0.980
90%	50%	30%	0.757	0.927	0.962	0.968	0.974	0.974
90%	50%	20%	0.778	0.932	0.963	0.965	0.968	0.969

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	$500	$1,000	$1,500	$2,000	$2,500	$3,000
90%	50%	10%	0.802	0.939	0.966	0.964	0.966	0.966
90%	50%	0%	0.828	0.943	0.968	0.963	0.963	0.964
90%	40%	40%	0.740	0.921	0.960	0.971	0.976	0.978
90%	40%	30%	0.762	0.926	0.960	0.966	0.972	0.972
90%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
90%	40%	10%	0.815	0.941	0.968	0.964	0.965	0.965
90%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
80%	80%	80%	0.645	0.858	0.940	0.991	1.006	1.013
80%	80%	70%	0.666	0.869	0.940	0.983	0.995	1.003
80%	80%	60%	0.679	0.875	0.938	0.975	0.986	0.991
80%	80%	50%	0.705	0.893	0.945	0.973	0.985	0.987
80%	80%	40%	0.728	0.910	0.953	0.972	0.980	0.982
80%	80%	30%	0.746	0.923	0.961	0.972	0.976	0.978
80%	80%	20%	0.760	0.932	0.964	0.968	0.974	0.974
80%	80%	10%	0.773	0.933	0.964	0.965	0.968	0.969
80%	80%	0%	0.790	0.936	0.965	0.964	0.966	0.967
80%	70%	70%	0.658	0.866	0.937	0.981	0.994	1.001
80%	70%	60%	0.678	0.877	0.939	0.975	0.987	0.991
80%	70%	50%	0.705	0.897	0.948	0.974	0.985	0.987
80%	70%	40%	0.731	0.914	0.957	0.973	0.979	0.982
80%	70%	30%	0.749	0.928	0.963	0.971	0.975	0.977
80%	70%	20%	0.764	0.931	0.963	0.967	0.972	0.972
80%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
80%	70%	0%	0.801	0.939	0.966	0.964	0.965	0.966
80%	60%	60%	0.676	0.881	0.941	0.976	0.988	0.991
80%	60%	50%	0.705	0.902	0.951	0.974	0.984	0.987
80%	60%	40%	0.734	0.919	0.960	0.974	0.978	0.981
80%	60%	30%	0.753	0.928	0.962	0.969	0.974	0.976
80%	60%	20%	0.768	0.929	0.962	0.965	0.970	0.970
80%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
80%	60%	0%	0.814	0.942	0.968	0.964	0.964	0.964
80%	50%	50%	0.706	0.907	0.953	0.975	0.984	0.987
80%	50%	40%	0.737	0.922	0.961	0.972	0.977	0.980
80%	50%	30%	0.755	0.926	0.961	0.968	0.974	0.974
80%	50%	20%	0.778	0.931	0.963	0.965	0.968	0.970
80%	50%	10%	0.803	0.939	0.966	0.964	0.966	0.966
80%	50%	0%	0.830	0.943	0.968	0.963	0.963	0.964
80%	40%	40%	0.738	0.920	0.959	0.971	0.976	0.979
80%	40%	30%	0.760	0.925	0.960	0.967	0.972	0.973
80%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
80%	40%	10%	0.817	0.941	0.968	0.964	0.965	0.965
80%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
70%	70%	70%	0.653	0.864	0.936	0.982	0.994	1.002
70%	70%	60%	0.674	0.876	0.938	0.975	0.987	0.992
70%	70%	50%	0.701	0.896	0.948	0.974	0.985	0.988
70%	70%	40%	0.728	0.915	0.957	0.973	0.979	0.982
70%	70%	30%	0.747	0.928	0.963	0.971	0.975	0.977
70%	70%	20%	0.763	0.930	0.963	0.967	0.972	0.972

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	$500	$1,000	$1,500	$2,000	$2,500	$3,000
70%	70%	10%	0.782	0.934	0.964	0.964	0.967	0.968
70%	70%	0%	0.803	0.939	0.966	0.964	0.965	0.966
70%	60%	60%	0.672	0.879	0.940	0.976	0.988	0.992
70%	60%	50%	0.701	0.901	0.951	0.975	0.985	0.988
70%	60%	40%	0.729	0.919	0.960	0.974	0.979	0.982
70%	60%	30%	0.750	0.927	0.962	0.969	0.974	0.976
70%	60%	20%	0.768	0.929	0.962	0.965	0.970	0.970
70%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
70%	60%	0%	0.816	0.942	0.968	0.964	0.964	0.964
70%	50%	50%	0.701	0.906	0.953	0.976	0.985	0.987
70%	50%	40%	0.733	0.921	0.961	0.973	0.978	0.980
70%	50%	30%	0.753	0.925	0.961	0.968	0.974	0.974
70%	50%	20%	0.777	0.931	0.963	0.965	0.970	0.970
70%	50%	10%	0.803	0.939	0.966	0.964	0.966	0.966
70%	50%	0%	0.833	0.943	0.968	0.963	0.963	0.964
70%	40%	40%	0.735	0.919	0.959	0.971	0.977	0.979
70%	40%	30%	0.758	0.924	0.960	0.967	0.972	0.973
70%	40%	20%	0.787	0.933	0.964	0.965	0.968	0.969
70%	40%	10%	0.819	0.941	0.967	0.964	0.965	0.965
70%	40%	0%	0.844	0.944	0.969	0.963	0.963	0.964
60%	60%	60%	0.668	0.878	0.940	0.977	0.988	0.993
60%	60%	50%	0.698	0.901	0.951	0.975	0.985	0.988
60%	60%	40%	0.726	0.920	0.960	0.974	0.979	0.982
60%	60%	30%	0.748	0.926	0.962	0.969	0.974	0.976
60%	60%	20%	0.767	0.929	0.962	0.965	0.970	0.970
60%	60%	10%	0.792	0.936	0.965	0.964	0.967	0.967
60%	60%	0%	0.818	0.942	0.968	0.964	0.964	0.964
60%	50%	50%	0.697	0.906	0.953	0.976	0.985	0.988
60%	50%	40%	0.728	0.920	0.960	0.973	0.978	0.981
60%	50%	30%	0.752	0.924	0.960	0.968	0.974	0.974
60%	50%	20%	0.776	0.930	0.963	0.966	0.970	0.970
60%	50%	10%	1.610	1.877	1.932	1.929	1.932	1.932
60%	50%	10%	1.610	1.877	1.932	1.929	1.932	1.932
60%	50%	0%	0.836	0.943	0.968	0.963	0.963	0.964
60%	40%	40%	0.731	0.918	0.958	0.971	0.977	0.979
60%	40%	30%	0.757	0.924	0.959	0.967	0.973	0.974
60%	40%	20%	0.787	0.932	0.963	0.965	0.970	0.969
60%	40%	10%	0.821	0.941	0.967	0.964	0.965	0.965
60%	40%	0%	0.844	0.944	0.968	0.962	0.963	0.964
50%	50%	50%	0.693	0.905	0.953	0.977	0.986	0.989
50%	50%	40%	0.723	0.919	0.959	0.973	0.979	0.981
50%	50%	30%	0.749	0.923	0.959	0.968	0.974	0.975
50%	50%	20%	0.776	0.930	0.963	0.966	0.970	0.970
50%	50%	10%	0.806	0.939	0.966	0.964	0.966	0.967
50%	50%	0%	0.838	0.943	0.968	0.963	0.963	0.964
50%	40%	40%	0.726	0.917	0.958	0.972	0.978	0.980
50%	40%	30%	0.754	0.923	0.959	0.968	0.973	0.974
50%	40%	20%	0.786	0.932	0.963	0.965	0.970	0.970

			Adjustment Factors For Adults					
CoInsurance Levels			Annual Maximum					
Class A	Class B	Class C	$500	$1,000	$1,500	$2,000	$2,500	$3,000
50%	40%	10%	0.823	0.941	0.967	0.964	0.965	0.966
50%	40%	0%	0.844	0.944	0.968	0.962	0.963	0.964
40%	40%	40%	0.720	0.915	0.957	0.972	0.978	0.981
40%	40%	30%	0.753	0.922	0.959	0.968	0.974	0.975
40%	40%	20%	0.786	0.932	0.963	0.966	0.970	0.970
40%	40%	10%	0.825	0.940	0.967	0.964	0.965	0.966
40%	40%	0%	0.843	0.944	0.968	0.962	0.963	0.964

Table 12b i(Children): 'Children Annual Maximum (Non-Orthodontia)' Adjustment Factors

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
100%	100%	100%	0.921	0.658	0.731	0.970	0.900	0.861	0.990	0.966	0.906	1.000	0.996	0.977	1.000	1.000	0.970	1.000	1.000	0.972
100%	100%	90%	0.933	0.667	0.740	0.978	0.907	0.868	0.992	0.968	0.908	1.000	0.994	0.975	1.000	1.000	0.966	1.000	1.000	0.968
100%	100%	80%	0.941	0.672	0.747	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.965
100%	100%	70%	0.944	0.675	0.749	0.987	0.915	0.876	0.997	0.972	0.912	1.000	0.993	0.974	1.000	1.000	0.961	1.000	1.000	0.962
100%	100%	60%	0.949	0.678	0.753	0.989	0.917	0.877	0.997	0.973	0.912	1.000	0.992	0.973	1.000	0.999	0.959	1.000	0.999	0.959
100%	100%	50%	0.951	0.679	0.755	0.991	0.919	0.879	0.998	0.973	0.913	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.998	0.958
100%	100%	40%	0.953	0.681	0.756	0.992	0.920	0.880	0.997	0.973	0.912	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
100%	100%	30%	0.954	0.682	0.757	0.993	0.921	0.881	0.998	0.973	0.913	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
100%	100%	20%	0.955	0.683	0.758	0.993	0.921	0.881	0.997	0.973	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.998	0.993	0.954
100%	100%	10%	0.956	0.683	0.759	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	100%	0%	0.958	0.684	0.760	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	90%	90%	0.937	0.670	0.744	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.995	0.976	1.000	1.000	0.966	1.000	1.000	0.968
100%	90%	80%	0.945	0.675	0.750	0.987	0.915	0.876	0.997	0.973	0.912	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
100%	90%	70%	0.951	0.679	0.755	0.989	0.917	0.877	0.997	0.973	0.912	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.961
100%	90%	60%	0.955	0.683	0.758	0.991	0.919	0.879	0.998	0.973	0.913	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.998	0.958
100%	90%	50%	0.958	0.684	0.760	0.992	0.920	0.880	0.998	0.973	0.913	1.000	0.990	0.971	1.000	0.996	0.956	1.000	0.996	0.956
100%	90%	40%	0.960	0.686	0.762	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
100%	90%	30%	0.961	0.687	0.763	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.998	0.993	0.954	0.998	0.993	0.954
100%	90%	20%	0.964	0.689	0.765	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	90%	10%	0.968	0.691	0.768	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	90%	0%	0.970	0.693	0.770	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	80%	80%	0.951	0.679	0.755	0.986	0.914	0.875	0.996	0.972	0.912	1.000	0.993	0.974	1.000	1.000	0.962	1.000	1.000	0.963
100%	80%	70%	0.958	0.684	0.760	0.988	0.916	0.877	0.996	0.972	0.912	1.000	0.991	0.972	1.000	1.000	0.960	1.000	1.000	0.960
100%	80%	60%	0.962	0.687	0.763	0.990	0.918	0.878	0.997	0.972	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
100%	80%	50%	0.965	0.690	0.766	0.991	0.919	0.879	**0.997**	**0.972**	**0.912**	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
100%	80%	40%	0.969	0.692	0.769	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.998	0.993	0.954
100%	80%	30%	0.973	0.695	0.772	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
100%	80%	20%	0.975	0.697	0.774	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	80%	10%	0.979	0.699	0.777	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	80%	0%	0.981	0.701	0.779	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	70%	70%	0.965	0.690	0.766	0.987	0.915	0.876	0.995	0.971	0.911	1.000	0.990	0.971	1.000	0.998	0.958	1.000	0.998	0.958
100%	70%	60%	0.970	0.693	0.770	0.989	0.917	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
100%	70%	50%	0.975	0.697	0.774	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
100%	70%	40%	0.980	0.700	0.778	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
100%	70%	30%	0.984	0.703	0.781	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	70%	20%	0.989	0.707	0.785	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	70%	10%	0.992	0.709	0.787	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	70%	0%	0.996	0.711	0.790	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	60%	60%	0.980	0.700	0.778	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
100%	60%	50%	0.988	0.706	0.784	0.993	0.921	0.881	0.997	0.973	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
100%	60%	40%	0.995	0.711	0.789	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
100%	60%	30%	0.999	0.714	0.793	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	60%	20%	1.000	0.718	0.797	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
100%	60%	10%	1.000	0.720	0.800	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	50%	1.000	0.716	0.795	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
100%	50%	40%	1.000	0.720	0.800	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.997	0.992	0.953
100%	50%	30%	1.000	0.725	0.805	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
100%	50%	20%	1.000	0.730	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	10%	1.000	0.734	0.815	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	50%	0%	1.000	0.737	0.819	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
100%	40%	40%	1.000	0.734	0.815	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
100%	40%	30%	1.000	0.739	0.821	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
100%	40%	20%	1.000	0.743	0.826	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
100%	40%	10%	1.000	0.747	0.830	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
100%	40%	0%	1.000	0.752	0.836	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
90%	90%	90%	0.932	0.666	0.739	0.982	0.910	0.871	0.995	0.971	0.911	1.000	0.995	0.976	1.000	1.000	0.966	1.000	1.000	0.968
90%	90%	80%	0.941	0.672	0.747	0.986	0.914	0.875	0.997	0.972	0.912	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
90%	90%	70%	0.946	0.676	0.751	0.988	0.916	0.877	0.997	0.972	0.912	1.000	0.992	0.973	1.000	1.000	0.961	1.000	1.000	0.961
90%	90%	60%	0.951	0.679	0.755	0.990	0.918	0.878	0.997	0.973	0.912	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.998	0.958
90%	90%	50%	0.954	0.682	0.757	0.991	0.919	0.879	0.997	0.973	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.996	0.956
90%	90%	40%	0.956	0.683	0.759	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
90%	90%	30%	0.959	0.685	0.761	0.992	0.920	0.880	0.996	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	90%	20%	0.962	0.687	0.763	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	90%	10%	0.964	0.689	0.765	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
90%	90%	0%	0.967	0.691	0.767	0.996	0.924	0.884	0.998	0.973	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	80%	80%	0.946	0.676	0.751	0.985	0.913	0.874	0.995	0.971	0.911	1.000	0.993	0.974	1.000	1.000	0.962	1.000	1.000	0.963
90%	80%	70%	0.953	0.681	0.756	0.987	0.915	0.876	0.996	0.972	0.912	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.960
90%	80%	60%	0.959	0.685	0.761	0.989	0.917	0.877	0.996	0.972	0.912	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
90%	80%	50%	0.962	0.687	0.763	0.990	0.918	0.878	0.996	0.972	0.912	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
90%	80%	40%	0.965	0.690	0.766	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	80%	30%	0.970	0.693	0.770	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	80%	20%	0.974	0.696	0.773	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	80%	10%	0.977	0.698	0.775	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	80%	0%	0.979	0.699	0.777	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	70%	70%	0.961	0.687	0.763	0.986	0.914	0.875	0.995	0.971	0.911	1.000	0.991	0.972	1.000	0.998	0.958	1.000	0.999	0.959
90%	70%	60%	0.967	0.691	0.767	0.988	0.916	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
90%	70%	50%	0.973	0.695	0.772	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	70%	40%	0.978	0.699	0.776	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
90%	70%	30%	0.983	0.703	0.780	0.996	0.924	0.884	0.998	0.974	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	70%	20%	0.987	0.705	0.783	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	70%	10%	0.991	0.708	0.787	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	70%	0%	0.996	0.711	0.790	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	60%	60%	0.978	0.699	0.776	0.989	0.917	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.995	0.955
90%	60%	50%	0.986	0.704	0.782	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
90%	60%	40%	0.992	0.709	0.787	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	60%	30%	0.998	0.713	0.792	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
90%	60%	10%	1.000	0.720	0.800	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	50%	1.000	0.715	0.795	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
90%	50%	40%	1.000	0.720	0.800	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.998	0.993	0.954	0.997	0.992	0.953
90%	50%	30%	1.000	0.726	0.806	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	50%	20%	1.000	0.731	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	10%	1.000	0.735	0.816	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	50%	0%	1.000	0.738	0.819	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
90%	40%	40%	1.000	0.735	0.816	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
90%	40%	30%	1.000	0.741	0.823	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
90%	40%	20%	1.000	0.745	0.827	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
90%	40%	10%	1.000	0.750	0.833	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
90%	40%	0%	1.000	0.755	0.839	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
80%	80%	80%	0.942	0.673	0.747	0.983	0.911	0.872	0.995	0.971	0.911	1.000	0.994	0.975	1.000	1.000	0.963	1.000	1.000	0.964
80%	80%	70%	0.949	0.678	0.753	0.986	0.914	0.875	0.995	0.971	0.911	1.000	0.992	0.973	1.000	1.000	0.960	1.000	1.000	0.960
80%	80%	60%	0.954	0.682	0.757	0.988	0.916	0.877	0.995	0.971	0.911	1.000	0.990	0.971	1.000	0.997	0.957	1.000	0.997	0.957
80%	80%	50%	0.958	0.684	0.760	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
80%	80%	40%	0.963	0.688	0.764	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	80%	30%	0.968	0.691	0.768	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
80%	80%	20%	0.972	0.695	0.771	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
80%	80%	10%	0.975	0.697	0.774	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	80%	0%	0.978	0.699	0.776	0.999	0.927	0.887	0.999	0.975	0.914	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	70%	70%	0.956	0.683	0.759	0.985	0.913	0.874	0.994	0.970	0.910	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.999	0.959
80%	70%	60%	0.962	0.687	0.763	0.986	0.914	0.875	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
80%	70%	50%	0.970	0.693	0.770	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	70%	40%	0.975	0.697	0.774	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
80%	70%	30%	0.981	0.701	0.779	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
80%	70%	20%	0.986	0.704	0.782	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	70%	10%	0.990	0.707	0.786	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
80%	70%	0%	0.995	0.711	0.789	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	60%	60%	0.975	0.697	0.774	0.988	0.916	0.877	0.995	0.971	0.911	0.999	0.989	0.970	1.000	0.995	0.955	1.000	0.996	0.956
80%	60%	50%	0.983	0.703	0.780	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
80%	60%	40%	0.991	0.708	0.787	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
80%	60%	30%	0.997	0.712	0.791	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	60%	10%	1.000	0.720	0.800	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	60%	0%	1.000	0.723	0.803	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
80%	50%	50%	1.000	0.715	0.794	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
80%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
80%	50%	30%	1.000	0.726	0.806	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	50%	20%	1.000	0.731	0.811	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
80%	50%	10%	1.000	0.735	0.817	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	50%	0%	1.000	0.739	0.821	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
80%	40%	40%	1.000	0.735	0.817	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
80%	40%	30%	1.000	0.741	0.823	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
80%	40%	20%	1.000	0.747	0.830	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
80%	40%	10%	1.000	0.753	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.995	0.990	0.951
80%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
70%	70%	70%	0.951	0.679	0.755	0.983	0.911	0.872	0.993	0.969	0.909	1.000	0.991	0.972	1.000	0.999	0.959	1.000	0.999	0.959
70%	70%	60%	0.958	0.684	0.760	0.985	0.913	0.874	0.993	0.969	0.909	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
70%	70%	50%	0.967	0.691	0.767	0.989	0.917	0.877	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	1.000	0.995	0.955
70%	70%	40%	0.973	0.695	0.772	0.992	0.920	0.880	0.996	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.998	0.993	0.954
70%	70%	30%	0.979	0.699	0.777	0.995	0.923	0.883	0.998	0.973	0.913	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	70%	20%	0.983	0.703	0.780	0.997	0.925	0.885	0.998	0.974	0.913	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	70%	10%	0.989	0.707	0.785	1.000	0.928	0.887	1.000	0.975	0.915	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
70%	70%	0%	0.993	0.710	0.788	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	60%	60%	0.972	0.695	0.771	0.987	0.915	0.876	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
70%	60%	50%	0.981	0.701	0.779	0.991	0.919	0.879	0.996	0.972	0.912	0.998	0.988	0.969	0.999	0.994	0.954	0.999	0.994	0.954
70%	60%	40%	0.989	0.707	0.785	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
70%	60%	30%	0.996	0.711	0.790	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	60%	20%	1.000	0.717	0.796	1.000	0.928	0.888	1.000	0.976	0.915	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	60%	10%	1.000	0.720	0.800	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	60%	0%	1.000	0.724	0.804	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
70%	50%	50%	0.999	0.714	0.793	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.999	0.994	0.954
70%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	50%	30%	1.000	0.726	0.806	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	50%	20%	1.000	0.732	0.813	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
70%	50%	10%	1.000	0.737	0.819	1.000	0.932	0.892	1.000	0.978	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	50%	0%	1.000	0.741	0.823	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
70%	40%	40%	1.000	0.736	0.818	1.000	0.928	0.887	1.000	0.976	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
70%	40%	30%	1.000	0.742	0.824	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
70%	40%	20%	1.000	0.747	0.830	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
70%	40%	10%	1.000	0.752	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
70%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
60%	60%	60%	0.969	0.692	0.769	0.986	0.914	0.875	0.994	0.970	0.910	0.999	0.989	0.970	1.000	0.996	0.956	1.000	0.996	0.956
60%	60%	50%	0.979	0.699	0.777	0.990	0.918	0.878	0.995	0.971	0.911	0.998	0.988	0.969	1.000	0.995	0.955	0.999	0.994	0.954

Coinsurance Levels			Adjustment Factors For Children Annual Maximum																	
			$500			1,000			$1,500			$2,000			$2,500			$3,000		
Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C	Class A	Class B	Class C
60%	60%	40%	0.987	0.705	0.783	0.994	0.922	0.882	0.997	0.973	0.912	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
60%	60%	30%	0.996	0.711	0.790	0.998	0.926	0.886	0.999	0.974	0.914	0.996	0.986	0.968	0.997	0.992	0.953	0.997	0.992	0.953
60%	60%	20%	1.000	0.716	0.795	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	60%	10%	1.000	0.721	0.801	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
60%	60%	0%	1.000	0.725	0.805	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	50%	0.997	0.712	0.791	0.993	0.921	0.881	0.997	0.972	0.912	0.997	0.987	0.968	0.999	0.994	0.954	0.999	0.994	0.954
60%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
60%	50%	30%	1.000	0.727	0.807	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	50%	20%	1.000	0.733	0.814	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
60%	50%	10%	1.000	0.739	0.820	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	10%	1.000	0.739	0.820	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	50%	0%	1.000	0.743	0.826	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
60%	40%	40%	1.000	0.734	0.815	1.000	0.928	0.887	1.000	0.976	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
60%	40%	30%	1.000	0.741	0.823	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
60%	40%	20%	1.000	0.746	0.828	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
60%	40%	10%	1.000	0.752	0.836	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
60%	40%	0%	1.000	0.758	0.842	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
50%	50%	50%	0.996	0.711	0.790	0.992	0.920	0.880	0.997	0.972	0.912	0.998	0.988	0.969	1.000	0.995	0.955	0.999	0.994	0.954
50%	50%	40%	1.000	0.719	0.799	0.997	0.925	0.885	0.999	0.974	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
50%	50%	30%	1.000	0.727	0.808	1.000	0.928	0.888	1.000	0.976	0.916	0.997	0.987	0.968	0.997	0.992	0.953	0.997	0.992	0.953
50%	50%	20%	1.000	0.735	0.816	1.000	0.930	0.890	1.000	0.977	0.916	0.996	0.986	0.968	0.996	0.991	0.952	0.996	0.991	0.952
50%	50%	10%	1.000	0.741	0.823	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
50%	50%	0%	1.000	0.747	0.829	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
50%	40%	40%	1.000	0.731	0.811	0.999	0.927	0.887	1.000	0.975	0.915	0.997	0.987	0.968	0.998	0.993	0.954	0.997	0.992	0.953
50%	40%	30%	1.000	0.739	0.820	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
50%	40%	20%	1.000	0.745	0.827	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
50%	40%	10%	1.000	0.751	0.835	1.000	0.933	0.893	1.000	0.978	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
50%	40%	0%	1.000	0.759	0.843	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950
40%	40%	40%	1.000	0.727	0.808	0.998	0.926	0.886	0.999	0.975	0.914	0.997	0.987	0.968	0.998	0.993	0.954	0.998	0.993	0.954
40%	40%	30%	1.000	0.736	0.818	1.000	0.929	0.889	1.000	0.976	0.916	0.996	0.986	0.968	0.997	0.992	0.953	0.996	0.991	0.952
40%	40%	20%	1.000	0.743	0.826	1.000	0.931	0.891	1.000	0.977	0.917	0.996	0.986	0.968	0.996	0.991	0.952	0.995	0.990	0.951
40%	40%	10%	1.000	0.751	0.835	1.000	0.932	0.892	1.000	0.977	0.917	0.995	0.985	0.967	0.996	0.991	0.952	0.995	0.990	0.951
40%	40%	0%	1.000	0.759	0.843	1.000	0.934	0.894	1.000	0.978	0.918	0.995	0.985	0.967	0.995	0.990	0.951	0.994	0.989	0.950

Table 12b ii: 'Plan/Calendar Year Annual Maximum' Adjustment Factors

Plan Type	Plan / Calendar	Annual Max	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Graded	Plan	All	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Graded	Calendar	500	1.000	1.026	1.028	1.030	1.031	1.034	1.034	1.034	1.033	1.033	1.032	1.030
Graded	Calendar	750	1.000	1.014	1.018	1.021	1.023	1.023	1.025	1.024	1.024	1.023	1.020	1.016
Graded	Calendar	1000	1.000	1.021	1.024	1.024	1.026	1.026	1.027	1.027	1.026	1.026	1.027	1.026
Graded	Calendar	1250	1.000	1.021	1.023	1.025	1.026	1.028	1.029	1.029	1.028	1.028	1.027	1.025
Graded	Calendar	1500	1.000	1.008	1.008	1.008	1.010	1.010	1.010	1.010	1.009	1.009	1.009	1.009
Graded	Calendar	1750	1.000	1.007	1.009	1.010	1.010	1.011	1.012	1.011	1.010	1.010	1.010	1.008
Graded	Calendar	2000	1.000	1.006	1.007	1.007	1.008	1.008	1.008	1.008	1.009	1.008	1.008	1.008
Graded	Calendar	2250	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Graded	Calendar	2500	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Graded	Calendar	2750	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Graded	Calendar	3000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Standard or Transition	Calendar	All	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Standard or Transition	Plan	500	1.000	0.987	0.986	0.985	0.985	0.983	0.983	0.983	0.984	0.984	0.984	0.985
Standard or Transition	Plan	750	1.000	0.993	0.991	0.989	0.989	0.988	0.987	0.988	0.988	0.989	0.990	0.992
Standard or Transition	Plan	1000	1.000	0.990	0.988	0.988	0.987	0.987	0.987	0.986	0.987	0.987	0.987	0.987
Standard or Transition	Plan	1250	1.000	0.989	0.988	0.987	0.987	0.986	0.986	0.986	0.986	0.986	0.987	0.987
Standard or Transition	Plan	1500	1.000	0.996	0.996	0.996	0.995	0.995	0.995	0.995	0.995	0.996	0.996	0.996
Standard or Transition	Plan	1750	1.000	0.996	0.996	0.995	0.995	0.995	0.994	0.994	0.995	0.995	0.995	0.996
Standard or Transition	Plan	2000	1.000	0.997	0.997	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
Standard or Transition	Plan	2250	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000
Standard or Transition	Plan	2500	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Standard or Transition	Plan	2750	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000
Standard or Transition	Plan	3000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Table 12c: 'Lifetime Maximum (Orthodontia)' Adjustment Factors

Lifetime Maximum	Employee	Spouse	Child
$500	0.333	0.333	0.333
$1,000	0.667	0.667	0.667
$1,500	**1.000**	**1.000**	**1.000**
$2,000	1.333	1.333	1.333
$2,500	1.500	1.500	1.500
$3,000	1.600	1.600	1.600
$4,000	1.667	1.667	1.667
$5,000	1.733	1.733	1.733

Table 12f: Adjustment Factors For 'Late Entrant' Provision

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	0%	0%	1.000	0.921	0.898	0.898
0/6F/12/24/24	0%	10%	1.000	0.922	0.898	0.898
0/6F/12/24/24	0%	20%	1.000	0.923	0.899	0.899
0/6F/12/24/24	0%	30%	1.000	0.924	0.900	0.900
0/6F/12/24/24	0%	40%	1.000	0.924	0.901	0.901
0/6F/12/24/24	0%	50%	1.000	0.925	0.902	0.902
0/6F/12/24/24	0%	60%	1.000	0.926	0.903	0.903
0/6F/12/24/24	0%	70%	1.000	0.927	0.904	0.904
0/6F/12/24/24	0%	80%	1.000	0.927	0.905	0.905
0/6F/12/24/24	0%	90%	1.000	0.928	0.906	0.906
0/6F/12/24/24	0%	100%	1.000	0.928	0.906	0.906
0/6F/12/24/24	10%	0%	1.000	0.928	0.907	0.907
0/6F/12/24/24	10%	10%	1.000	0.929	0.907	0.907
0/6F/12/24/24	10%	20%	1.000	0.930	0.908	0.908
0/6F/12/24/24	10%	30%	1.000	0.930	0.909	0.909
0/6F/12/24/24	10%	40%	1.000	0.931	0.910	0.910
0/6F/12/24/24	10%	50%	1.000	0.932	0.911	0.911
0/6F/12/24/24	10%	60%	1.000	0.932	0.912	0.912
0/6F/12/24/24	10%	70%	1.000	0.933	0.913	0.913
0/6F/12/24/24	10%	80%	1.000	0.934	0.913	0.913
0/6F/12/24/24	10%	90%	1.000	0.934	0.914	0.914
0/6F/12/24/24	10%	100%	1.000	0.934	0.914	0.914
0/6F/12/24/24	20%	0%	1.000	0.935	0.916	0.916
0/6F/12/24/24	20%	10%	1.000	0.936	0.916	0.916
0/6F/12/24/24	20%	20%	1.000	0.937	0.917	0.917
0/6F/12/24/24	20%	30%	1.000	0.937	0.918	0.918
0/6F/12/24/24	20%	40%	1.000	0.938	0.919	0.919
0/6F/12/24/24	20%	50%	1.000	0.938	0.919	0.919
0/6F/12/24/24	20%	60%	1.000	0.939	0.920	0.920
0/6F/12/24/24	20%	70%	1.000	0.939	0.921	0.921
0/6F/12/24/24	20%	80%	1.000	0.940	0.922	0.922
0/6F/12/24/24	20%	90%	1.000	0.941	0.923	0.923
0/6F/12/24/24	20%	100%	1.000	0.941	0.923	0.923
0/6F/12/24/24	30%	0%	1.000	0.942	0.925	0.925
0/6F/12/24/24	30%	10%	1.000	0.943	0.925	0.925
0/6F/12/24/24	30%	20%	1.000	0.943	0.926	0.926

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	30%	30%	1.000	0.944	0.927	0.927
0/6F/12/24/24	30%	40%	1.000	0.944	0.927	0.927
0/6F/12/24/24	30%	50%	1.000	0.945	0.928	0.928
0/6F/12/24/24	30%	60%	1.000	0.945	0.929	0.929
0/6F/12/24/24	30%	70%	1.000	0.946	0.929	0.929
0/6F/12/24/24	30%	80%	1.000	0.946	0.930	0.930
0/6F/12/24/24	30%	90%	1.000	0.947	0.931	0.931
0/6F/12/24/24	30%	100%	1.000	0.947	0.931	0.931
0/6F/12/24/24	40%	0%	1.000	0.949	0.934	0.934
0/6F/12/24/24	40%	10%	1.000	0.950	0.934	0.934
0/6F/12/24/24	40%	20%	1.000	0.950	0.935	0.935
0/6F/12/24/24	40%	30%	1.000	0.951	0.935	0.935
0/6F/12/24/24	40%	40%	1.000	0.951	0.936	0.936
0/6F/12/24/24	40%	50%	1.000	0.951	0.937	0.937
0/6F/12/24/24	40%	60%	1.000	0.952	0.937	0.937
0/6F/12/24/24	40%	70%	1.000	0.952	0.938	0.938
0/6F/12/24/24	40%	80%	1.000	0.953	0.938	0.938
0/6F/12/24/24	40%	90%	1.000	0.953	0.939	0.939
0/6F/12/24/24	40%	100%	1.000	0.953	0.939	0.939
0/6F/12/24/24	50%	0%	1.000	0.956	0.943	0.943
0/6F/12/24/24	50%	10%	1.000	0.956	0.943	0.943
0/6F/12/24/24	50%	20%	1.000	0.957	0.944	0.944
0/6F/12/24/24	50%	30%	1.000	0.957	0.944	0.944
0/6F/12/24/24	50%	40%	1.000	0.958	0.945	0.945
0/6F/12/24/24	50%	50%	1.000	0.958	0.945	0.945
0/6F/12/24/24	50%	60%	1.000	0.958	0.946	0.946
0/6F/12/24/24	50%	70%	1.000	0.959	0.946	0.946
0/6F/12/24/24	50%	80%	1.000	0.959	0.947	0.947
0/6F/12/24/24	50%	90%	1.000	0.960	0.947	0.947
0/6F/12/24/24	50%	100%	1.000	0.960	0.947	0.947
0/6F/12/24/24	60%	0%	1.000	0.963	0.952	0.952
0/6F/12/24/24	60%	10%	1.000	0.963	0.952	0.952
0/6F/12/24/24	60%	20%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	30%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	40%	1.000	0.964	0.953	0.953
0/6F/12/24/24	60%	50%	1.000	0.965	0.954	0.954
0/6F/12/24/24	60%	60%	1.000	0.965	0.954	0.954
0/6F/12/24/24	60%	70%	1.000	0.965	0.955	0.955
0/6F/12/24/24	60%	80%	1.000	0.966	0.955	0.955
0/6F/12/24/24	60%	90%	1.000	0.966	0.956	0.956
0/6F/12/24/24	60%	100%	1.000	0.966	0.956	0.956
0/6F/12/24/24	70%	0%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	10%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	20%	1.000	0.970	0.961	0.961
0/6F/12/24/24	70%	30%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	40%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	50%	1.000	0.971	0.962	0.962
0/6F/12/24/24	70%	60%	1.000	0.972	0.963	0.963
0/6F/12/24/24	70%	70%	1.000	0.972	0.963	0.963
0/6F/12/24/24	70%	80%	1.000	0.972	0.964	0.964
0/6F/12/24/24	70%	90%	1.000	0.972	0.964	0.964

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/24/24	70%	100%	1.000	0.972	0.964	0.964
0/6F/12/24/24	80%	0%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	10%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	20%	1.000	0.977	0.970	0.970
0/6F/12/24/24	80%	30%	1.000	0.977	0.971	0.971
0/6F/12/24/24	80%	40%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	50%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	60%	1.000	0.978	0.971	0.971
0/6F/12/24/24	80%	70%	1.000	0.978	0.972	0.972
0/6F/12/24/24	80%	80%	1.000	0.978	0.972	0.972
0/6F/12/24/24	80%	90%	1.000	0.979	0.972	0.972
0/6F/12/24/24	80%	100%	1.000	0.979	0.972	0.972
0/6F/12/24/24	90%	0%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	10%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	20%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	30%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	40%	1.000	0.984	0.979	0.979
0/6F/12/24/24	90%	50%	1.000	0.984	0.980	0.980
0/6F/12/24/24	90%	60%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	70%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	80%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	90%	1.000	0.985	0.980	0.980
0/6F/12/24/24	90%	100%	1.000	0.985	0.980	0.980
0/6F/12/24/24	100%	0%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	10%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	20%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	30%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	40%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	50%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	60%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	70%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	80%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	90%	1.000	1.000	1.000	1.000
0/6F/12/24/24	100%	100%	1.000	1.000	1.000	1.000
0/6F/12/12/12	0%	0%	1.000	0.939	0.929	0.929
0/6F/12/12/12	0%	10%	1.000	0.940	0.930	0.930
0/6F/12/12/12	0%	20%	1.000	0.941	0.930	0.930
0/6F/12/12/12	0%	30%	1.000	0.941	0.931	0.931
0/6F/12/12/12	0%	40%	1.000	0.942	0.932	0.932
0/6F/12/12/12	0%	50%	1.000	0.942	0.932	0.932
0/6F/12/12/12	0%	60%	1.000	0.943	0.933	0.933
0/6F/12/12/12	0%	70%	1.000	0.943	0.934	0.934
0/6F/12/12/12	0%	80%	1.000	0.944	0.934	0.934
0/6F/12/12/12	0%	90%	1.000	0.944	0.935	0.935
0/6F/12/12/12	0%	100%	1.000	0.944	0.935	0.935
0/6F/12/12/12	10%	0%	1.000	0.945	0.935	0.935
0/6F/12/12/12	10%	10%	1.000	0.945	0.936	0.936
0/6F/12/12/12	10%	20%	1.000	0.946	0.937	0.937
0/6F/12/12/12	10%	30%	1.000	0.946	0.937	0.937
0/6F/12/12/12	10%	40%	1.000	0.947	0.938	0.938
0/6F/12/12/12	10%	50%	1.000	0.947	0.938	0.938

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	10%	60%	1.000	0.948	0.939	0.939
0/6F/12/12/12	10%	70%	1.000	0.948	0.940	0.940
0/6F/12/12/12	10%	80%	1.000	0.949	0.940	0.940
0/6F/12/12/12	10%	90%	1.000	0.949	0.941	0.941
0/6F/12/12/12	10%	100%	1.000	0.949	0.941	0.941
0/6F/12/12/12	20%	0%	1.000	0.950	0.942	0.942
0/6F/12/12/12	20%	10%	1.000	0.951	0.942	0.942
0/6F/12/12/12	20%	20%	1.000	0.951	0.943	0.943
0/6F/12/12/12	20%	30%	1.000	0.952	0.943	0.943
0/6F/12/12/12	20%	40%	1.000	0.952	0.944	0.944
0/6F/12/12/12	20%	50%	1.000	0.952	0.944	0.944
0/6F/12/12/12	20%	60%	1.000	0.953	0.945	0.945
0/6F/12/12/12	20%	70%	1.000	0.953	0.945	0.945
0/6F/12/12/12	20%	80%	1.000	0.954	0.946	0.946
0/6F/12/12/12	20%	90%	1.000	0.954	0.946	0.946
0/6F/12/12/12	20%	100%	1.000	0.954	0.946	0.946
0/6F/12/12/12	30%	0%	1.000	0.955	0.948	0.948
0/6F/12/12/12	30%	10%	1.000	0.956	0.948	0.948
0/6F/12/12/12	30%	20%	1.000	0.956	0.949	0.949
0/6F/12/12/12	30%	30%	1.000	0.957	0.949	0.949
0/6F/12/12/12	30%	40%	1.000	0.957	0.950	0.950
0/6F/12/12/12	30%	50%	1.000	0.958	0.950	0.950
0/6F/12/12/12	30%	60%	1.000	0.958	0.951	0.951
0/6F/12/12/12	30%	70%	1.000	0.958	0.951	0.951
0/6F/12/12/12	30%	80%	1.000	0.959	0.952	0.952
0/6F/12/12/12	30%	90%	1.000	0.959	0.952	0.952
0/6F/12/12/12	30%	100%	1.000	0.959	0.952	0.952
0/6F/12/12/12	40%	0%	1.000	0.961	0.954	0.954
0/6F/12/12/12	40%	10%	1.000	0.961	0.955	0.955
0/6F/12/12/12	40%	20%	1.000	0.962	0.955	0.955
0/6F/12/12/12	40%	30%	1.000	0.962	0.955	0.955
0/6F/12/12/12	40%	40%	1.000	0.962	0.956	0.956
0/6F/12/12/12	40%	50%	1.000	0.963	0.956	0.956
0/6F/12/12/12	40%	60%	1.000	0.963	0.957	0.957
0/6F/12/12/12	40%	70%	1.000	0.963	0.957	0.957
0/6F/12/12/12	40%	80%	1.000	0.964	0.957	0.957
0/6F/12/12/12	40%	90%	1.000	0.964	0.958	0.958
0/6F/12/12/12	40%	100%	1.000	0.964	0.958	0.958
0/6F/12/12/12	50%	0%	1.000	0.966	0.960	0.960
0/6F/12/12/12	50%	10%	1.000	0.966	0.961	0.961
0/6F/12/12/12	50%	20%	1.000	0.967	0.961	0.961
0/6F/12/12/12	50%	30%	1.000	0.967	0.961	0.961
0/6F/12/12/12	50%	40%	1.000	0.967	0.962	0.962
0/6F/12/12/12	50%	50%	1.000	0.968	0.962	0.962
0/6F/12/12/12	50%	60%	1.000	0.968	0.963	0.963
0/6F/12/12/12	50%	70%	1.000	0.968	0.963	0.963
0/6F/12/12/12	50%	80%	1.000	0.969	0.963	0.963
0/6F/12/12/12	50%	90%	1.000	0.969	0.964	0.964
0/6F/12/12/12	50%	100%	1.000	0.969	0.964	0.964
0/6F/12/12/12	60%	0%	1.000	0.971	0.967	0.967
0/6F/12/12/12	60%	10%	1.000	0.972	0.967	0.967

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	60%	20%	1.000	0.972	0.967	0.967
0/6F/12/12/12	60%	30%	1.000	0.972	0.967	0.967
0/6F/12/12/12	60%	40%	1.000	0.972	0.968	0.968
0/6F/12/12/12	60%	50%	1.000	0.973	0.968	0.968
0/6F/12/12/12	60%	60%	1.000	0.973	0.968	0.968
0/6F/12/12/12	60%	70%	1.000	0.973	0.969	0.969
0/6F/12/12/12	60%	80%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	90%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	100%	1.000	0.974	0.969	0.969
0/6F/12/12/12	60%	0%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	10%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	20%	1.000	0.977	0.973	0.973
0/6F/12/12/12	70%	30%	1.000	0.977	0.974	0.974
0/6F/12/12/12	70%	40%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	50%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	60%	1.000	0.978	0.974	0.974
0/6F/12/12/12	70%	70%	1.000	0.978	0.975	0.975
0/6F/12/12/12	70%	80%	1.000	0.978	0.975	0.975
0/6F/12/12/12	70%	90%	1.000	0.979	0.975	0.975
0/6F/12/12/12	70%	100%	1.000	0.979	0.975	0.975
0/6F/12/12/12	70%	0%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	10%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	20%	1.000	0.982	0.979	0.979
0/6F/12/12/12	80%	30%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	40%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	50%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	60%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	70%	1.000	0.983	0.980	0.980
0/6F/12/12/12	80%	80%	1.000	0.983	0.981	0.981
0/6F/12/12/12	80%	90%	1.000	0.984	0.981	0.981
0/6F/12/12/12	80%	100%	1.000	0.984	0.981	0.981
0/6F/12/12/12	80%	0%	1.000	0.987	0.985	0.985
0/6F/12/12/12	90%	10%	1.000	0.988	0.985	0.985
0/6F/12/12/12	90%	20%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	30%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	40%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	50%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	60%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	70%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	80%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	90%	1.000	0.988	0.986	0.986
0/6F/12/12/12	90%	100%	1.000	0.988	0.986	0.986
0/6F/12/12/12	100%	0%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	10%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	20%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	30%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	40%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	50%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	60%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	70%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	80%	1.000	1.000	1.000	1.000

Late Entrant Option	Employee Participation	Employer Contribution	Adjustment Factors For Employee, Spouse, and Child			
			Class A	Class B	Class C	Ortho
0/6F/12/12/12	100%	90%	1.000	1.000	1.000	1.000
0/6F/12/12/12	100%	100%	1.000	1.000	1.000	1.000
1st After 12 Month Wait	All	All	1.000	1.000	1.000	1.000

Table 16a: 'Fee Discount (Orthodontia)' Adjustment Factors

Orthodontia Lifetime Maximum	Adjustment Factor
$500	1.000
$1,000	**1.000**
$1,500	1.000
$1,750	1.000
$2,000	0.800
$2,500	0.700
$3,000	0.700
$4,000	0.700
$5,000	0.700

Table 16b: 'PDP Utilization Adjustment' Factors

Plan	Class A	Class B	Class C	Orthodontia
In-Network	0.970	0.970	0.970	1.000
Out-of-Network	1.000	1.000	1.000	1.000

Table 16d: 'PDP Maximum Adjustment' Factors

Non-Orthodontia Annual Maximum	Adjustment Factor
$250	1.050
$500	1.050
$750	1.035
$1,000	1.020
$1,250	1.015
$1,500	**1.010**
$1,750	1.0075
$2,000	1.005
$2,500	1.005
$3,000	1.005
$4,000	1.005
$5,000	1.005

Table 19a ii: 'PDP Plan Design Adjustment' Factors

PDP Plan Type	Co-Insurance Differential	Adjustment Factor
Classic	n/a	-0.05
MAC	n/a	-0.05
Value	<5.1%	0.04
Value	5.1% - < 15.1%	0.10
Value	15.1% - < 25.1%	0.20
Value	>= 25.1%	0.35
Value MAC	<5.1%	0.24
Value MAC	5.1% - < 15.1%	0.30
Value MAC	15.1% - < 25.1%	0.40
Value MAC	>= 25.1%	0.55
Hybrid	n/a	0.00
Schedule	n/a	0.00
Copay Classic	n/a	0.20
Copay MAC	n/a	0.20
Copay Value	n/a	0.20
Copay Value MAC	n/a	0.20

Table 22: Dependent Factors

# of Tiers	Tier Description	Employee Factor	Spouse Factor	Child Factor
1	Employee Only	1.000	0.000	0.000
2	Employee Only	1.000	0.000	0.000
2	Family	1.000	0.834	1.177
3	Employee Only	1.000	0.000	0.000
3	Employee + 1	1.000	0.813	0.187
3	Family	1.000	0.848	1.877
4	Employee Only	1.000	0.000	0.000
4	Employee + Spouse	1.000	1.000	0.000
4	Employee + Child(ren)	1.000	0.000	1.500
4	Family	1.000	1.000	1.778
X	Composite	1.000	0.506	0.713

Table 25: Default Tier Distribution

Rating Tier	Percentage
Two Tier	
Employee Only	39.4%
Family	60.6%
Three Tier	
Employee only	39.4%
Employee + 1	25.1%
Family	35.5%
Four Tier	
Employee Only	39.4%
Employee + Spouse	18.9%
Employee + Child(ren)	10.0%
Family	31.7%

Table 28: Retention

Members	Constant	Variable Expense per Member
1.0 to 2.9	250	4.15
3.0 to 20.9	250	3.95
21.0 to 52.4	700	3.77
52.5 to 104.9	700	3.59
105.0 to 209.9	1,000	3.41
210.0 to 419.9	1,400	3.25
420.0 to 1,049.9	1,400	3.10
1,050.0 to 1,109.9	1,790	2.95
1,110.0 to 1,329.9	2,055	2.61
1,330.0 to 1,554.9	2,145	2.61
1,555.0 to 1,774.9	2,145	2.12
1,775.0 to 1,999.9	2,325	2.12
2,000.0 and above	2,325	2.12

Table 29: Premium Tax (Percent of Premium)

STATE	ACCIDENT & HEALTH PREMIUM TAX RATES
AL	1.600%
AK	2.700%
AZ	2.000%
AR	2.500%
CA	2.350%
CO	2.000%
CT	1.750%
DE	2.000%
DC	2.000%
FL	1.750%
GA	2.250%
HI	4.265%
ID	1.500%
IL	0.400%
IN	1.300%
IA	1.000%
KS	2.000%
KY	1.500%
LA	2.250%
ME	2.000%
MD	2.000%
MA	2.000%
MI	1.250%
MN	2.000%
MS	3.000%
MO	2.000%
MT	2.750%

STATE	ACCIDENT & HEALTH PREMIUM TAX RATES
NE	0.500%
NV	3.500%
NH	2.000%
NJ	1.050%
NM	3.003%
NY	2.000%
NC	1.900%
ND	1.750%
OH	1.400%
OK	2.250%
OR	0.000%
PA	2.000%
RI	2.000%
SC	1.250%
SD	2.500%
TN	1.750%
TX	1.750%
UT	2.250%
VT	2.000%
VA	2.250%
WA	2.000%
WV	3.000%
WI	0.000%
WY	0.750%
GM	4.000%
PR	4.000%
VI	5.000%

Step 24: Composite Monthly Premium

For group policies sold on the SHOP Exchange, Premium is developed as follows :

Step 24 is equal to [Step 21 times Step 22 plus Step 23(Constant) divided by 12 divided by Number of Members plus Variable Expense per Member] divided by [1 minus State Premium Tax Factor minus ACA Tax factor minus Broker Commission minus State Exchange Fee].

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act (ACA) Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The premium is loaded with 6% Broker Commission.
4. The premium is loaded with 1.4% State Exchange Fee.

COLORADO ACTUARIAL MEMORANDUM JULY 2013

A. Summary

1. **Reason(s) for the Rate Filing :**

   This Rate Filing is for a new group Dental product to be sold on the SHOP Exchange provided under form GP-HIX-CO-2014. This product offers four different plans, EHB Low Plan, EHB High Plan, Family Plan Low and Family Plan High.

2. **Requested Rate Action:** This is a new product so we are not proposing a requested rate action. The derivation of the rates that we propose are included in this document as well as in the CO Dental Rate Filing Document.

3. **Marketing Method(s):** The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

4. **Premium Classification:** Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period. Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only	1 Child
	2 Children
	3 or more Children
(ii) Family Structure 1	1 Adult
	1 Adult & 1 Child
	1 Adullt & 2 Children
	1 Adult & 3 or more Children
(iii) Family Structure 2	2 Adults
	2 Adults & 1 Child
	2 Adullts & 2 Children
	2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

5. **Product Descriptions:** This product covers Essential Health Benefits for children under the age of 19 which are covered in the Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

6. **Age Basis: P**remiums will be charged based on attained age.

7. **Renewability Provision:** All health benefit plans are guaranteed renewable.

B. ASSUMPTION, ACQUISITION OR MERGER: This new product described in this rate filing is not part of an assumption, acquisition or merger of policies from/with another company.

C. RATING PERIOD:

Rates are guaranteed for a 12 month period. Rates are calculated for calendar year 2014.

D. EFFECT OF LAW CHANGES:

Under the ACA, the Pediatric EHB coverage has three plan features that are not offered currently :

1. Unlimited Maximum on in Network Benefits
2. Out of Pocket Maximum. The out of pocket maximum is equal to $700 for one child with a maximum of $1,400 out of pocket maximum for two or more children and is applicable to in network benefits only.
3. Medically necessary Ortho in network benefit

These 3 plan features increase premiums by approximately 3%.

E. RATE HISTORY:

Please note that rate history is not available as this is an entirely new product.

F. COORDINATION OF BENEFITS: This rate filing reflects actual loss experience net of any savings associated with coordination of benefits and/or subrogation.

G. RELATION OF BENEFITS TO PREMIUM:

Description	Percent
Commissions	6%
General expenses *	13.1%
Premium taxes	2%
Profit/Contingencies	2%
Investment Income	0%
PPACA Fees	2.1%
Exchange Fees	1.4%
Other	
Total Retention	26.6%

Targeted Loss Ratio: 73.4%

*Please see section O Other Factors. Please note that expenses above were converted to a percentage.

Please note that this product offers four plans. The target loss ratio varies among these plans and is between 66% and 74%.

H. PROVISION FOR PROFIT AND CONTINGENCIES: Manual rates contain a 2% margin applied to claims to account for contingency and risk considerations for small group policies sold in the SHOP Exchange. The 2% margin is the profit margin.

I. Determination of Proposed Rates

The manual rating algorithm that is described below specifically discusses the development of premium rates of Group policies sold on the SHOP exchange.

Overview

This rate filing reflects our latest experience and applies to Preferred Provider Organization ("PPO") dental plans offered to MetLife's policyholders that are administered on our underwriting platform. This includes employer-sponsored and voluntary dental plans.

Note that MetLife refers to its "PPO" plans as Preferred Dentist Program ("PDP") plans.

The insurance covers dental services incurred during any benefit period that meet the criteria for coverage described in the policyholder's benefit plan description. These covered services are reimbursed at the applicable coinsurance level or copay level provided they exceed the deductible. Where applicable an out of pocket maximum is

included.

The tables that we refer to in the description of the rating algorithm below are included in the Excel file that accompanies this rate filing as well as in the word document CO Dental Rate Filing 2013.

Rating Algorithm

The Section below outlines steps 1 – 14 to develop the indemnity claim costs. Steps 15 – 20 show the development of the PDP claim costs from the indemnity claim costs. In steps 21 – 30 claim costs are converted into gross premium rates.

The provisions of a particular employer's plan may call for variations in approved benefit designs not explicitly outlined. Appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different from those shown in this section.

Development of Indemnity Claim Costs

Steps 1 through 14 calculate the indemnity claim costs. Note that for a PDP plan, indemnity claim costs must be developed separately for the in and out-of-network plans.

Step 1: Average Charges

The average Class A, B, C, and Orthodontia charges, for an employee, spouse, and child, are shown in Table 1. These Average Charges are appropriate for our standard dental plan, as outlined in Section II, and are prior to any cutback for cost sharing. To the extent that the plan offering varies from our standard, adjustments to the Average Charges are necessary. These adjustments are made in later steps.

Step 2: Additive Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 2 is equal to the sum of Steps 2a through 2.22.

The additive adjustments in these steps are to account for non-standard plan design provisions.

Step 2a: Allocation of Services

These adjustments are currently $0.00 due to all adjustments for allocation of services being applied at the individual service level (Steps 2b – 2.21).

The standard allocation of services for each product is as follows:

Product	Standard Provision	Allowable Variations
Employer-sponsored	Comprehensive	Primary
Voluntary	Primary	Comprehensive
Copay	Primary	Comprehensive

MetLife's primary allocation of services shifts certain services typically classified as Class A into Class B, and certain services typically classified as Class B into Class C. The table below shows the differences between MetLife's standard offering of primary and comprehensive allocation of services.

Allocation of Services	Class A	Class B	Class C
Comprehensive	Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs	
Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

The *Average Charges* assume that bitewing x-rays are covered as follows:

- Class A
- For adults, one time per 12 months
- For children, one time per 6 months, no Age Limit

Table 2b shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

- There are no claim cost savings because of duplicate medical coverage
- If duplicate coverage exists, adjustment is applied to the same class as Step 2w ii: Surgical Extractions.

Table 2c shows the adjustments to *Average Charges* if some surgical extractions are covered under a medical plan and not under the dental plan.

Step 2d: Existing Dentures

The *Average Charges* assume the following:

- The contract does not cover existing dentures that are replaced within five years of a previous replacement
- If existing dentures are covered, adjustment is applied to the same class as Step 2.8: Dentures – Complete/Partial/Overdenture.

Table 2d shows the adjustments to the *Average Charges* when existing dentures are covered.

Step 2e: Fluoride Treatment

The *Average Charges* assume that fluoride treatments will be covered as follows:

- Class A
- One time per 12 months, up to age 14

Table 2e shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2f: Full Mouth X-Rays

The *Average Charges* assume that full mouth x-rays will be covered as follows:

- Class A

- One time per 60 months

Table 2f shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g: Implant Services

The *Average Charges* assume that implants are covered as follows:

- Class C
- Implant Services benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g i: Implant Services - Repairs

The *Average Charges* assume that implant repairs are covered as follows:

- Class C
- Implant Services - Repairs benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2h: Missing Teeth

The *Average Charges* assume that the contract does not cover replacement of teeth, which are missing prior to the effective date of coverage.

Table 2h shows the additive adjustments to the Class C *Average Charges* when missing teeth are covered.

Step 2i i: Examinations

The *Average Charges* assume that periodic oral exams will be covered as follows:

- Class A
- One treatment per six months

Table 2i i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2i ii: Examinations – Problem Focused

The *Average Charges* assume that examinations – problem focused will be covered as follows:

- Class A
- One treatment per six months, combined with examinations

Table 2i ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2j: Prophylaxes

The *Average Charges* assume that prophylaxes will be covered as follows:

- Class A
- One treatment per six months

Table 2j shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2k: Sealants

The *Average Charges* assume that sealants will be covered as follows:

- Class A
- Children Only, up to age 14
- One Treatment per Molar in 60 Months

Table 2k shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2l: TMJ

The *Average Charges* assume that TMJ is not covered.

If TMJ is to be covered, the adjustments to the Class C *Average Charges* will vary based on whether the TMJ benefits count toward the Type A, B, C Annual Maximum or a TMJ Lifetime Maximum

Table 2l shows the adjustments to the Class C *Average Charges* for the TMJ coverage options.

Step 2m: Periodontal Maintenance

The *Average Charges* assume that periodontal maintenance will be covered as follows:

- Class B
- Up to 4 times per year, combined with cleanings

Table 2m shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2n: Fixed Bridges

The *Average Charges* assume that fixed bridges are covered as follows:

- Class C
- Once every 10 years

Table 2n shows the Employee and Spouse adjustments to the *Average Charges* for the alternate provisions.

Step 2o i: Amalgam Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2o ii: Resin Composite Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p i: Periapical X-rays

The *Average Charges* assume that periapical x-rays are covered as follows:

- Class A
- No limit

Table 2p i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p ii: Other X-rays

The *Average Charges* assume that other x-rays are covered as follows:

- Class B
- No limit

Table 2p ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p iii: Cone Beam Imaging

The *Average Charges* assume that cone beam imaging x-rays are covered as follows:

- Class C
- No limit

Table 2p iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2q: Labs and Tests

The *Average Charges* assume that labs and tests are covered as follows:

- Class A
- No Limit

Table 2q shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2r: Space Maintainers

The *Average Charges* assume that other space maintainers are covered as follows:

- Class A
- No Limit, up to age 19

Table 2r shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2s: Emergency Palliative Treatment

The *Average Charges* assume that other emergency palliative treatment are covered as follows:

- Class B
- No Limit

Table 2s shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2t: Prefabricated Stainless Steel Crowns

The *Average Charges* assume that prefabricated stainless steel crowns are covered as follows:

- Class C
- One time in 60 Months

Table 2t shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u i: Pulpotomy

The *Average Charges* assume that pulpotomy are covered as follows:

- Class B

Table 2u i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u ii: Endodontics – Root Canal

The *Average Charges* assume that endodontics – root canal are covered as follows:

- Class B
- One Time in 24 Months

Table 2u ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v i: Periodontal Surgery

The *Average Charges* assume that periodontal surgery is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v ii: Periodontal Surgery – Soft and Conective Tissue Grafts

The *Average Charges* assume that periodontal surgery – soft and connective tissue grafts is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w i: Oral Surgery - Simple Extractions

The *Average Charges* assume that simple extractions are covered as follows:

- Class B

Table 2w i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w ii: Oral Surgery - Surgical Extractions

The *Average Charges* assume that surgical extractions are covered as follows:

- Class B

Table 2w ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w iii: Oral Surgery - Other

The *Average Charges* assume that other oral surgery is covered as follows:

- Class B

Table 2w iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2x: General Anesthesia

The *Average Charges* assume that general anesthesia is covered as follows:

- Class B

Table 2x shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2y: Consultations

The *Average Charges* assume that consultations are covered as follows:

- Class B
- Two per 12 months

Table 2y shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2z: Harmful Habits

The *Average Charges* assume that harmful habits are not covered.

Table 2z shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.1: Occlusal Guards / Bruxism Appliances

The *Average Charges* assume that occlusal guards / bruxism appliances are not covered.

Table 2.1 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.2: Composite Fillings on Molars

The *Average Charges* assume that composite fillings on molars are not covered.

Table 2.2 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.3: Inlays / Onlays / Crowns

The *Average Charges* assume that inlays, onlyays, and crowns are covered as follows:

- Class C
- One replacement per 84 months

Table 2.3 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.4: Crown Build-ups / Core & Post

The *Average Charges* assume that crown build-ups / core and post are covered as follows:

- Class C
- One replacement per 84 months

Table 2.4 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.5: Repairs

The *Average Charges* assume that repairs on Crowns, Dentures or Bridges are covered as follows:

- Class B
- No Limit

Table 2.5 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.6: Re-cementations

The *Average Charges* assume that recementations are covered as follows:

- Class B
- One per 12 months

Table 2.6 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.7: Scaling and Root Planning

The *Average Charges* assume that scaling and root planing are covered as follows:

- Class B
- One per quadrant in any 24 month period

Table 2.7 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.8: Dentures – Complete/Partial/Overdenture

The *Average Charges* assume that dentures are covered as follows:

- Class C
- One per 84 months

Table 2.8 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.9: Immediate Temporary Dentures – Complete/Partial

The *Average Charges* assume that the existing denture is not an immediate temporary denture. If the denture is an immediate temporary denture that cannot be made permanent, the *Average Charges* assume that replacement by a permanent denture is covered as follows:

- Class C
- The placement of the permanent denture occurs within twelve months of the date of initial placement of the immediate temporary denture

Table 2.9 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.10: Denture Adjustments

The *Average Charges* assume that denture adjustments are covered as follows:

- Class C
- One in 12 months

Table 2.10 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.11: Dentures – Rebases/Relines

The *Average Charges* assume that dentures – rebases/relines are covered as follows:

- Class B
- One per 36 months

Table 2.11 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.12: Tissue Conditioning

The *Average Charges* assume that tissue conditioning is covered as follows:

- Class C
- One per 36 months

Table 2.12 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.13: Occlusal Adjustments

The *Average Charges* assume that occlusal adjustments are covered as follows:

- Class B

Table 2.13 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.14: Sedative Fillings

The *Average Charges* assume that sedative fillings are covered as follows:

- Class B

Table 2.14 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.15: Pulp Capping

The *Average Charges* assume that pulp capping are covered as follows:

- Class B

Table 2.15 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 i: Apexification & Re-calcification

The *Average Charges* assume that apexification & re-calcification is covered as follows:

- Class C

Table 2.16 i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 ii: Pulp Therapy

The *Average Charges* assume that pulp therapy is covered as follows:

- Class B

Table 2.16 ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.17: Periodontics – Non-Surgical

The *Average Charges* assume that periodontics – non-surgical are covered as follows:

- Class B

Table 2.17 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.18: Maxillofacial Prosthesis

The *Average Charges* assume that maxillofacial prosthesis are not covered.

Table 2.18 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.19: Other Prosthetics

The *Average Charges* assume that other prosthetics are covered as follows:

- Class C

Table 2.19 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.20: Implant Supported Prosthetic

The *Average Charges* assume that implant supported prosthetic are covered as follows:

- Class C
- One per 60 months

Table 2.20 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.21: General Services

The *Average Charges* assume that general services are covered as follows:

- Class B

Table 2.21 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.22: Other Additive Adjustments

This step allows for additive adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm as described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

Step 4: Multiplicative Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 4 is equal to the product of Steps 4a through 4g.

Step 4a: Accident Coverage

The *Average Charges* assume that dental services, received in a hospital due to accident-

trauma, are not covered. Table 4a shows the adjustments to the *Average Charges*, whenever accident coverage is provided.

Step 4b: Coordination of Benefits

The *Average Charges* assume that coordination of benefits are used. Table 4b shows the adjustments to the *Average Charges* if coordination of benefits are not to be used in adjudicating claims.

Step 4c: Eligibility

The *Average Charges* assume that new hires have to wait three months before becoming eligible for dental coverage. Although the algorithm has been set up to handle adjustments for other service requirements, no rating adjustments are currently made. Adjustments for other service requirement eligibility should be handled outside of the rating algorithm.

Please note that the plans on the Exchange assume no waiting period for new hires before becoming eligible for dental coverage.

Step 4d: Ortho Coverage

If orthodontia is covered, the *Average Charges* assume that orthodontia is covered as follows:

- Adults – No coverage
- Children - up to age 19

Table 4d shows the adjustments to the Ortho *Average Charges* for the alternate provisions.

Step 4e: Preauthorization

The *Average Charges* assume that preauthorization of large claims (over $200) is required. Table 4e shows the adjustments to the *Average Charges*, if preauthorization is not required.

Preauthorization is an administrative procedure that requires the dentist to submit a

treatment plan to MetLife before treatment can begin.

Step 4f: Waiting Periods

The *Average Charges* assume that there are no waiting periods for any benefits.

Table 4f shows the adjustments to the *Average Charges* for alternate provisions.

Step 4g: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

Step 6 is equal to the product of Steps 6a through 6f.

Step 6a: Anti-Selection

Step 6a is equal to the product of Steps 6a i through 6a vi.

The following group and plan characteristics affect the anti-selection against the plan. Adverse selection is the tendency of employees to weigh their expected benefit costs versus the certain out-of-pocket premium when deciding whether or not to participate in a dental plan.

Step 6a i: Group Size

An adjustment is applied based on the number of eligible employee lives. These adjustment factors are shown in Table 6a i.

The group size adjustment reflects the increased adverse selection and greater risk involved with insuring dental services on small groups.

Step 6a ii: Multiple Options

The *Average Charges* assume the employees have only one dental plan option choice. The multiplicative adjustments, for situations where employees have a choice between multiple dental plans, are shown in Table 6a ii. The adjustment factors vary based on the number of options available.

Step 6a iii: Participation

The *Average Charges* assume 100% of the eligible employees and their dependents participate in the dental plan.

If the Employer Contribution equals 100% then the adjustment factor is 0.98, otherwise, the multiplicative adjustments for less than 100% participation are shown in Table 6a iii(a). The adjustment factors vary based on the following:

- Total employee participation percentage

Total participation is equal to the employee participation in all MetLife plans plus the participation in the DHMO if applicable.

Employees generally have the opportunity to decline to participate in a plan if they are required to contribute to their own or their dependents' premium. Employees, who choose to enroll under such circumstances, have a tendency to incur higher claim costs than employees who do not contribute to their premium. This natural selection of poorer risks through enrollment is known as adverse selection. Employees, who have reason to believe that they, or their dependents, will require significant dental services in the near future, will be more likely to enroll.

When rating transferred business plans, the underwriter must know the current employee participation level. When rating virgin dental plans, a participation level is assumed, based on the following:

- employer contribution percentage
- whether or not Voluntary Benefits (VB) support is used during enrollment
- whether or not the dental plan is structured as a Section 125 plan

Table 6a iii(b) shows the assumed employee participation level, for virgin plans. The lower the employer contribution percentage, as a percentage of premium, the greater the adverse selection. This is because the larger employee contribution leads to lower participation, as more employees, who weigh their anticipated dental costs versus the required contributions, opt out. For any given employer contribution level, participation is assumed to be higher if VB support is used or if the dental plan is structured as a Section 125 plan. We believe that participation will be higher with a Section 125 plan because the effective premium cost to the employee is reduced because the employee pays premium with pre-tax dollars.

Step 6a iv: Preannouncement

The *Average Charges* assume that for virgin groups (first year of dental coverage) there will be a preannouncement period of between one and three months. The multiplicative adjustments, for other preannouncement periods, are shown in Table 6a iv. This adjustment is only applied to virgin plans. For plans in the 2nd or later year of coverage, the adjustment factor defaults to 1.0.

A longer preannouncement period leads to increased charges on virgin dental plans because of the increased pent-up demand caused by patients waiting for the dental plan to become

effective.

Step 6a v: Open Enrollment

The *Average Charges* assumes a One Time or No Open Enrollment. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a v. This adjustment is based on the employee and employer contribution.

Step 6a vi: Benefit Consecutive Period

The *Average Charges* assumes benefits are paid on a liberal definition of consecutive months. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a vi.

Step 6b: Utilization

Step 6b is equal to the product of Steps 6b i through 6b viii.

The following group and plan characteristics affect the utilization patterns of dental services which are assumed in the *Average Charges*.

Step 6b i: Age

The employee and spouse *Average Charges* assume an employee age distribution, consistent with that of typical groups that purchase dental benefits. A factor of 1.0 applies to Employee and Spouse.

The Child *Average Charges* assume that children will be covered up to age 19, or if students, age 23. Table 6b i(child) shows the child age Class A, B and C adjustment factors for other child age definitions. The child age Ortho adjustment factor for child dependent age definition of 'Up to dependent age limit' is calculated as: 1 + 0.6 x (Class A/B/C adjustment factors – 1).

Step 6b ii: Area Utilization

Utilization of dental services varies widely with area. The Area Utilization factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a Zip Code or a state level).

The Out-of-Network Area Utilization factor (excluding Ortho) is adjusted by a factor of 0.90 when the plan type is of the Maximum Allowable Charge ("MAC") type.

Step 6b iii: Deductible Utilization

Table 6b iii shows the deductible utilization adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible utilization adjustments vary based on the following:

- Amount of the individual deductible
- Scope of the deductible (i.e., applies to A,B&C, B&C Only, or C Only)

The utilization of dental services is partly controlled with the use of deductibles. The higher the deductible, the larger the disincentive to use the plan and thus the lower the deductible utilization adjustment will be.

Step 6b iv: Employer Contribution

The *Average Charges* assume that the employer pays 100% of the dental premium. The adjustment factors, based on the employer's contribution to the employee's dental premium, are shown in Table 6b iv.

This adjustment captures the additional utilization experienced when an insured is required to pay some or all of the premium.

Step 6b v: Gender

The *Average Charges* assume that the distribution of male and female employees and spouses is consistent with that of typical employer groups receiving dental benefits. Table 6b v shows the multiplicative adjustments for the employee and spouse *Average Charges* based on the percentage of male employees. There is no adjustment to the Child *Average Charge*.

Step 6b vi: Immature Business

The *Average Charges* assume that the group has had a PPO or Indemnity dental plan for at least two years. Therefore, the immature business load applies to groups that transfer to a MetLife dental plan from a DHMO dental plan. The adjustment factors, based on year of coverage for the non-DHMO dental plan, are shown in Table 6b vi.

An adjustment is needed for groups with less than two years of experience. This adjustment is due to the well-documented claims pattern of new "virgin" groups. Due to pent-up demand for dental services, new "virgin" groups exhibit poorer claims experience.

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors are shown in Table 6b vii.

Step 6b viii: Plan Design Utilization

Utilization of dental services vary based on the plan design, the coinsurance levels and maximum amounts. The *Average Charges* assume the utilization pattern of a plan with coinsurance levels of 100% on Class A, 80% on Class B, 50% on Class C, and 50% on Orthodontia, $1,500 non-orthodontic annual maximum and $1,500 orthodontia lifetime maximum.

The multiplicative adjustments to the Class A, B, and C *Average Charges*, for some typical combinations of coinsurance levels and non-orthodontia annual maximums, are shown in Table 6b viii(a). The formulas below can be used to determine the appropriate adjustments

for Classes A, B, and C, for any coinsurance combinations. X_1, X_2, and X_3 represent the coinsurance percentages for Classes A, B, and C, respectively, based on a comprehensive allocation of services.

Class A: $[(1.2476 - .2476X_1)^{-1} + (1.3212 - .4015X_2)^{-1} + (1.0918 - .1836X_3)^{-1}] - 2$

Class B: $[(1.0425 - .0425X_1)^{-1} + (1.3004 - .3755X_2)^{-1} + (1.1890 - .3780X_3)^{-1}] - 2$

Class C:

$500 Max $= [(0.7588 - 0.0102X_1)-1 + (0.9046 - 0.0527X_2)-1 + (3.3233 - 1.3030X_3)-1] - 2$

$1,000 Max $= [(0.7551 - 0.0085X_1)-1 + (0.9029 - 0.0547X_2)-1 + (3.1476 - 1.6602X_3)-1] - 2$

$1,500 Max $= [(0.7485 - 0.0112X_1)-1 + (0.9163 - 0.0546X_2)-1 + (3.0184 - 2.0213X_3)-1] - 2$

$3,000 Max $= [(0.7813 - 0.0102X_1)-1 + (0.8709 - 0.0499X_2)-1 + (2.8994 - 2.1614X_3)-1] - 2$

$5,000 Max $= [(0.7530 - 0.0108X_1)-1 + (0.9077 - 0.0526X_2)-1 + (2.8370 - 2.2411X_3)-1] - 2$

When the plan allocates services according to MetLife's primary allocation of services, the effective coinsurance levels of the plan, based on a comprehensive allocation of services, needs to be calculated. The effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the Class A, B, and C coinsurance levels. The appropriate weights are shown in Table 6b viii(b).

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). See Step 12ai for more details.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the

effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area. See Step 12ai for more details.

The multiplicative adjustments to the Orthodontia *Average Charges* are shown in Table 6b viii(c).

Step 6c: Area Charge

Dental charges vary widely with area. The Area Charge factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a zip code level or a state level).

Step 6d: Trend Adjustment

A trend adjustment is made to reflect the anticipated charges as of the midpoint of the prospective policy period.

Look up the historical trend in Table 6d(a) for each year from the effective year of the *Average Charges* through the midpoint of the prospective policy period, for the applicable plan (i.e., R&C or Schedule). Separate historical trends are available for in-network and out-of-network benefits. The effective date of the *Average Charges* is displayed in the heading of Table 1.

Also look up the relative trend factor from Table 6d(b). The relative trend factors vary by:

- annual maximum
- area charge from Step 6c
- individual deductible
- scope of the deductible

The relative trend factor defaults to 1.0 for schedule plans.

Calculate the annual trend for each year by multiplying the historical trend by the relative trend.

Determine for each calendar year, the trending period. This is determined by the following formula:

> [# of days between the later of (January 1st of the particular calendar year and the effective date of the *Average Charges*) and the earlier of (the midpoint of the policy period and December 31st of the particular calendar year)] / 365

The Trend Adjustment Factor is equal to the product of (1+annual trend) ^ $^{\text{trending period}}$ for each calendar year from the effective year of the *Average Charges* through the midpoint of the prospective policy period.

This step accounts for the trend in charges as well as the dampening effect of maximums. Since the deductible step (Step 10a) is additive and occurs after the trend adjustment, the leveraging effect on deductibles is accounted for in Step 10a by multiplying the deductible value by the trend adjustment in Step 6d.

Step 6e: Rate Guarantee

The *Average Charges* assumes a 12 Month rate guarantee. The multiplicative adjustments, for alternate rate guarantee months, are shown in Table 6e.

Step 6f: Rate Cap

The *Average Charges* assume no renewal rate cap guarantee. The multiplicative adjustments, for alternate rate cap guarantees , are shown in Table 6f.

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

Step 8 is equal to the product of Steps 8a through 8b.

Step 8a: Claim Review (MCR)

The *Average Charges* assume that our claim review process is used. If claim review is not to be used in adjudicating claims, an adjustment factor is applied. These adjustment factors are shown in Table 8a.

MetLife Claim Review (MCR) must be used on all insured dental plans. ASC customers have the option to shut off claim review.

Step 8b: Reasonable & Customary (R&C) Percentile

Table 8b contains the multiplicative adjustments for cutbacks due to a reasonable and customary level of dentists' charges. MetLife's standard R&C provision is to cutback to the 90th percentile of the dentists' charges. MetLife also offers options to remove the Usual component of R&C and or to add a threshold to the R&C charge. The adjustments are applied to the Out-Of-Network Class A, B, and C *Average Charges* only.

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

Step 10 is equal to the sum of Steps 10a through 10c.

Step 10a: Annual Deductible

Table 10a shows the deductible adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible adjustments vary based on the following:

- Amount of the individual deductible
- Amount of the family deductible
- Family deductible type
  - Type I (aggregate): In order to meet a family deductible of two times the individual deductible, the sum of the deductibles met by any members of the family would have to equal two times the individual deductible.
  - Type II (individual): In order to meet a family deductible of two times the individual deductible, two members of the family would have to completely satisfy the individual deductible.
- Scope of the deductible (i.e., applies to A,B&C, B&C, or C). For A,B&C (A first) use factors for A,B&C and for B&C (B first) use factors for B&C.

The deductible adjustments from Step 10a are multiplied by the trend adjustment from Step 6d in order to appropriately account for the leveraging effect that deductibles have on trend.

Step 10b: Deductible Carryover

If the plan has a fourth-quarter deductible carryover, an adjustment is made, in this step, to the annual deductible credit taken in Step 10a. The adjustment is equal to a percentage of the deductible credit taken in Step 10a. The adjustment factors are shown in Table 10b.

Step 10c: Co-payments (Savings Plus Only)

Currently, iMPAQS-Man does not include a Co-pay product and the adjustment to the *Average Charges* is 1.00.

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

Step 12 is equal to the product of Steps 12a through 12f.

Step 12a: Coinsurance Adjustment

Step 12a is equal to the product of Steps 12a i and 12a ii.

Step 12a i: Coinsurance Levels

For claim costs based on reasonable and customary ("R&C") reimbursement, the coinsurance levels are equal to the coinsurance levels that are applied to the plan. For example, for a 100/80/50/50 plan, the coinsurance levels adjustments are 1.0, 0.8, 0.5, and 0.5 for Classes A, B, C, and Orthodontia, respectively.

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). The effective coinsurance levels are determined, for each procedure, by dividing the scheduled amount by the adjusted average charge amount for the applicable area. The adjusted average charge amount, for the applicable area, is equal to the average charge amount for the area multiplied by .965; this adjusts the average charge for the R&C cutback. The weights are equal to the percentage of total charges, for the applicable class (i.e., A, B, C, or Orthodontia), that each procedure represents; the total charges for the classes are determined based on MetLife's comprehensive allocation of services. The average charges must be reflective of the average charges at the midpoint of the schedule; adjustments may have to be made to the average charges using our trend assumption.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area.

Step 12a ii: Graded Benefits

The *Average Charges* assume the employees have only one dental plan based on employee tenure. The multiplicative adjustments, for situations where employees have increasing dental benefits based on years of employment with the employer, are handled in another algorithm and will be described in a future UU.

Step 12b: Annual Maximum Adjustment

Step 12b is equal to the product of Steps 12b i and 12b ii.

Step 12b i: Annual Maximum (Non-Orthodontia)

The non-orthodontia annual maximum adjustments are shown in Table 12b(Adult) for adults and Table 12b(Children) for children.

Step 12b ii: Plan/Calendar Year Annual Maximum

The plan/calendar year annual maximum adjustments are shown in Table 12b(ii).

Step 12c: Lifetime Maximum (Orthodontia)

The orthodontia lifetime maximum adjustments, for an employee, spouse, and child, are shown in Table 12c.

Step 12d: Periodontic Inside Annual Maximum

Currently, the Underwriting Platform does not include a Periodontic Inside Annual Maximum and the adjustment to the *Average Charges* is 1.00.

Step 12e: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 12f: Late Entrant Provision

Table 12f displays the late entrant adjustment factors for an employee, spouse, or child. Factors are dependent on the late entrant option, employee participation, and employer contribution. The *Average Charges* assume that the late entrant options is *1st Enrollment after 12 months* with 100% employee participation and 100% employer contribution. The only option in iMPAQS-Man for the Local Market is 0/6F/12/24/24 (the option for PA situs groups is 0/6F/12/12/12)

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

Step 14 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 13, for each of employee, spouse, and child, separately.

Please note that the adult claim cost is determined by blending the employee and spouse claim costs using appropriate weights.

Development of PDP Claim Costs

Note that indemnity claim costs must be developed for both the in and out-of-network plans before developing PDP claim costs.

Step 15: Final In and Out-of-Network Indemnity Claim Costs

Step 15 is equal to the Step 13 claim costs.

Step 16: Multiplicative Adjustments to Convert In and Out-of-Network Indemnity Claim Costs Into In and Out-of-Network PDP Claim Costs

Step 16 is equal to the product of Steps 16a through 16d.

Step 16a: Fee Discount

The fee discount factors, for Classes A, B, and C, are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. When rating a PDP plan, the underwriter must have an employee census by area.

The fee discount is always applied to the in-network plan when benefits, for the particular class, are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no fee discount is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the "PDP" plan type is of the Maximum Allowable Charge ("MAC") type. "MAC" plans benefit the out-of-network plan according to the applicable network fees. When the out-of-network plan is not of the "MAC"

type, no fee discount is applied to the out-of-network plan (defaults to a factor of 1).

Table 16a shows the Orthodontia fee discount factors. The Orthodontia fee discount factors are always applied to the in-network plan but never applied to the out-of-network plan.

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

This reflects our expectation of lower utilization on the in-network plan due to our review of network dentists' utilization patterns prior to their acceptance into MetLife's PDP network.

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

{(Step 9 * Step 16a) - Step 10} / {(Step 9 - Step 10) * Step 16a}

The PDP Deductible Adjustment is necessary because the additive cutback adjustment (Step 10) is taken before the fee discount adjustment in Step 16a. An adjustment is necessary because this is inconsistent with the actual claim adjudication process.

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

The PDP Maximum Adjustment factors are always applied to the in-network plan. They are applied to the particular class, when benefits are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a

schedule, no adjustment is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the PDP plan type is of the "MAC"-type. When the out-of-network plan is not of the "MAC"-type, no PDP Maximum Adjustment is necessary.

This adjustment recognizes that any given annual maximum level is worth less, on a PDP plan, because additional services will be payable, under the annual maximum, due to the lower payment for each unit of service.

Step 17: Final In and Out-of-Network PDP Claim Costs

Step 17 is equal to Step 15 times Step 16.

Step 18: Final Total In and Out-of-Network PDP Claim Costs

Step 18 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 17, for each of employee, spouse, and child, separately.

Step 19: Factors To Blend Final In and Out-of-Network Total PDP Claim Costs

For the in-network plan, Step 19 is equal to Step 19a, which is maximized at a factor of 0.80. For the out-of-network plan, Step 19 is equal to 1 minus the in-network plan value for Step 19.

Step 19a: Network Migration

Step 19a is only used for the in-network plan. Step 19a is equal to:

Step 19a_i plus (1 minus Step 19a_i) times Step 19a_ii.

Step 19a i: Network Penetration

Step 19a i is only used for the in-network plan. The adjustment factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. The network penetration represents the percentage of claims that are expected to be provided by an in-network PDP dentist.

Step 19a ii: PDP Plan Design Adjustment

Step 19a ii is only used for the in-network plan. The adjustment factors are shown in Table 19a ii.

This adjustment recognizes that migration of employees to network dentists is expected to be greater when the PDP plan type creates an additional incentive, beyond negotiated fee discounts, to go to a network dentist.

The Value and Value MAC Co-Insurance Differential's are calculated using the following formula's:

Type A/B Plans only

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.475 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.525

All other Plans

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.335 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.37

(In-Network Class C Co-Insurance – Out-of-Network Class C Co-Insurance) x 0.295

Step 20: Final Total PDP Claim Costs

For each of employee, spouse, and child, this is equal to the product of the Step 17 claim cost and Step 19 blending factor for Classes A, B, C, and Orthodontia for the in and out-of-network plans.

Please note that the claim cost for an adult is determined by blending the employee and spouse claim costs using appropriate weights.

Converting Claim Costs Into Premium Rates

Once the underwriter has made all adjustments to arrive at either the Final Total Indemnity Claim Costs (Step 14) in the case of an Indemnity dental plan or Final Total PDP Claim Costs (Step 20) in the case of a PDP dental plan, the underwriter then has to make provision for margin and expenses, and develop monthly tier and composite premium rates.

Step 21: Final Claim Costs

Step 21 is equal to either the Step 14 claim costs, for Indemnity plans, or the Step 20 claim costs, for PDP plans.

Step 22: Margin

Step 22 is equal to 1.02 (this reflects a 2% profit margin) for group policies sold on the SHOP Exchange.

Step 23: Retention

Table 28 shows the retention assumptions based on a Per Member basis for group policies sold on the SHOP Exchange.

Step 24: Composite Monthly Premium

For group policies sold on the SHOP Exchange, Premium is developed as follows :

Step 24 is equal to [Step 21 times Step 22 plus Step 23(Constant) divided by 12 divided by Number of Members plus Variable Expense per Member] divided by [1 minus State Premium Tax Factor minus ACA Tax factor minus Broker Commission minus State Exchange Fee].

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act (ACA) Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The premium is loaded with 6% Broker Commission.
4. The premium is loaded with 1.4% State Exchange Fee.

J. TREND:

Dental trend factors are based on periodic studies. They have ranged from 5% to 8% over the past few years. Currently, pricing trend assumptions are set at 5.0% for in-network benefits and 7.0% for out-of-network benefits. These factors may be adjusted to reflect the most currently available experience. Insurance trend will vary for maximum and deductible limitations as well as by the charge level area factor. A fixed-dollar maximum and higher average fees both mitigate the effect of fee trend while a fixed-dollar deductible increases it.

K. CREDIBILITY: Please note that this product is manually rated only and case specific experience is not utilized in pricing.

L. DATA REQUIREMENTS:

This rate filing introduces a new product. We are providing nationwide experience for a comparable Dental product.

Nationwide Dental PPO - Groups under 50 lives

Calendar Year	Number of cases	Earned Premium	Incurred Claims	ILR	Number of Claims	Number of groups	Number of covered lives
2010	34,603	327,160,598	222,310,577	68.0%	1,248,941	34,603	586,312
2011	31,780	316,370,797	209,229,291	66.1%	1,108,915	31,780	547,391
2012	33,855	313,847,897	206,445,763	65.8%	1,032,229	33,855	601,778

The number of claims were calculated assuming that the average incurred claim is equal to $200 in 2012, $188.68 in 2011 and $178 in 2010.

M. SIDE-BY-SIDE COMPARISON

Please note that a side by side comparison is not provided because this pertains to a new product rate filing and no history is available.

N. BENEFITS RATIO PROJECTIONS:

Please note that the anticipated loss ratio for this product is as shown below.

Anticipated Loss Ratios	
Minimum	**Maximum**
66%	74%

Projected Incurred Claims	$ 282,646
Projected Premiums	$ 418,592
Projected Loss Ratio	67.5%

O. OTHER FACTORS:

Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary by policy year. The number of members in a group is equal to the number of employees plus their dependents.

Members	Constant	Variable Expense Per Member Per Month
1 to 2.9	$250	$4.15
3 to 20.9	$250	$3.95
21 to 52.4	$700	$3.77
52.5 to 104.9	$700	$3.59
105 to 209.9	$1,000	$3.41
210 to 419.9	$1,400	$3.25
420 to 1049.9	$1,400	$3.10
1,050 to 1,109.9	$1,790	$2.95
1,110 to 1,329.9	$2,055	$2.61
1,330 to 1,554.9	$2,145	$2.61
1,555 to 1,774.9	$2,145	$2.12
1,775 to 1,999.9	$2,325	$2.12
2,000 and above	$2,325	$2.12

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 1.4%.

Area Factors

Area Factors vary based on zip code. Our rating algorithm produces premium rates by 3 digit zip code. To convert these rates into rates for each rating region, we weighted them by our 2012 Under 100 Lives premium in each 5 digit zip. Each 5 digit zip is contained within a single rating region.

Rates were calculated for the following areas :

Rating Area ID	County Name
Rating Area 1	Boulder
Rating Area 2	El Paso, Teller
Rating Area 3	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert Gilpin, Jefferson, Park
Rating Area 4	Larimer
Rating Area 5	Mesa
Rating Area 6	Weld
Rating Area 7	Pueblo
Rating Area 8	Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huefano, Kiowa, Kit,Carson, Las Animas, Lincoln, Otero, Prowers, Alamosa, Chaffee Conejos, Costilla, Mineral, Rio Grande, Saguache
Rating Area 9	Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
Rating Area 10	Archuleta, Delta, Dolores, Grand, Gunnison, Hinsdale, Jackson, La Plata, Lake, Moffat, Montezuma, Montrose, Ouray, Rio Blanco, Routt, San Juan, San Miguel,
Rating Area 11	Eagle, Garfield, Pitkin, Summit

Dental charges vary widely with area. These factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Area Utilization factors reflect variation in the access to dental care and increase or decrease the expected claim costs based on the number of dentists in various geographic areas. Area Charge factors increase or decrease expected claim costs depending on the average fees charged by dentists in particular areas of the country. Both factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Savings result from use of in-network PPO dentists who accept our schedule of negotiated fees as the maximum allowable charges for services rendered. The savings percentages vary by zip code and are also shown in Table 6c.

In-network PPO claim costs are blended with out-of-network claim costs to yield a composite claim cost. The network dentist penetration level (the percentage of eligible dentists that have signed up with MetLife's PPO) determines the percentage of claims paid in-network. Penetration levels are also shown in Table 6c.

PREMIUM RATES AND ACTUARIAL VALUE

EHB Low 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.14	$ 48.47	$ 74.05	$ 24.68
Rating Area 2	$ 22.77	$ 45.72	$ 69.84	$ 23.28
Rating Area 3	$ 22.58	$ 45.34	$ 69.27	$ 23.09
Rating Area 4	$ 21.29	$ 42.75	$ 65.31	$ 21.77
Rating Area 5	$ 21.68	$ 43.54	$ 66.51	$ 22.17
Rating Area 6	$ 21.29	$ 42.75	$ 65.31	$ 21.77
Rating Area 7	$ 24.05	$ 48.29	$ 73.78	$ 24.59
Rating Area 8	$ 22.91	$ 46.01	$ 70.29	$ 23.43
Rating Area 9	$ 20.21	$ 40.59	$ 62.01	$ 20.67
Rating Area 10	$ 23.61	$ 47.41	$ 72.43	$ 24.14
Rating Area 11	$ 22.72	$ 45.63	$ 69.71	$ 23.24

EHB Low 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.34	$ 48.87	$ 74.66	$ 24.89
Rating Area 2	$ 22.95	$ 46.10	$ 70.42	$ 23.47
Rating Area 3	$ 22.77	$ 45.72	$ 69.84	$ 23.28
Rating Area 4	$ 21.47	$ 43.11	$ 65.85	$ 21.95
Rating Area 5	$ 21.86	$ 43.90	$ 67.06	$ 22.35
Rating Area 6	$ 21.47	$ 43.11	$ 65.85	$ 21.95
Rating Area 7	$ 24.25	$ 48.69	$ 74.39	$ 24.80
Rating Area 8	$ 23.10	$ 46.39	$ 70.87	$ 23.62
Rating Area 9	$ 20.38	$ 40.93	$ 62.52	$ 20.84
Rating Area 10	$ 23.80	$ 47.80	$ 73.03	$ 24.34
Rating Area 11	$ 22.91	$ 46.01	$ 70.28	$ 23.43

EHB Low 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.54	$ 49.28	$ 75.28	$ 25.09
Rating Area 2	$ 23.14	$ 46.48	$ 71.01	$ 23.67
Rating Area 3	$ 22.95	$ 46.10	$ 70.42	$ 23.47
Rating Area 4	$ 21.64	$ 43.46	$ 66.40	$ 22.13
Rating Area 5	$ 22.04	$ 44.26	$ 67.61	$ 22.54
Rating Area 6	$ 21.64	$ 43.46	$ 66.40	$ 22.13
Rating Area 7	$ 24.45	$ 49.10	$ 75.00	$ 25.00
Rating Area 8	$ 23.29	$ 46.78	$ 71.46	$ 23.82
Rating Area 9	$ 20.55	$ 41.26	$ 63.04	$ 21.01
Rating Area 10	$ 24.00	$ 48.20	$ 73.63	$ 24.54
Rating Area 11	$ 23.10	$ 46.39	$ 70.86	$ 23.62

EHB Low 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.74	$ 49.68	$ 75.90	$ 25.30
Rating Area 2	$ 23.34	$ 46.86	$ 71.59	$ 23.86
Rating Area 3	$ 23.14	$ 46.48	$ 71.00	$ 23.67
Rating Area 4	$ 21.82	$ 43.82	$ 66.95	$ 22.32
Rating Area 5	$ 22.22	$ 44.62	$ 68.17	$ 22.72
Rating Area 6	$ 21.82	$ 43.82	$ 66.95	$ 22.32
Rating Area 7	$ 24.65	$ 49.50	$ 75.62	$ 25.21
Rating Area 8	$ 23.48	$ 47.16	$ 72.05	$ 24.02
Rating Area 9	$ 20.72	$ 41.61	$ 63.56	$ 21.19
Rating Area 10	$ 24.20	$ 48.60	$ 74.24	$ 24.75
Rating Area 11	$ 23.29	$ 46.77	$ 71.45	$ 23.82

EHB High 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 30.85	$ 61.85	$ 93.72	$ 31.24
Rating Area 2	$ 28.98	$ 58.09	$ 88.02	$ 29.34
Rating Area 3	$ 28.83	$ 57.79	$ 87.56	$ 29.19
Rating Area 4	$ 27.38	$ 54.89	$ 83.18	$ 27.73
Rating Area 5	$ 28.16	$ 56.45	$ 85.54	$ 28.51
Rating Area 6	$ 27.38	$ 54.89	$ 83.18	$ 27.73
Rating Area 7	$ 30.32	$ 60.78	$ 92.10	$ 30.70
Rating Area 8	$ 29.23	$ 58.60	$ 88.79	$ 29.60
Rating Area 9	$ 26.15	$ 52.41	$ 79.42	$ 26.47
Rating Area 10	$ 30.38	$ 60.89	$ 92.27	$ 30.76
Rating Area 11	$ 29.36	$ 58.85	$ 89.17	$ 29.72

EHB High 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.11	$ 62.36	$ 94.49	$ 31.50
Rating Area 2	$ 29.22	$ 58.57	$ 88.75	$ 29.58
Rating Area 3	$ 29.07	$ 58.26	$ 88.29	$ 29.43
Rating Area 4	$ 27.61	$ 55.35	$ 83.87	$ 27.96
Rating Area 5	$ 28.39	$ 56.92	$ 86.25	$ 28.75
Rating Area 6	$ 27.61	$ 55.35	$ 83.87	$ 27.96
Rating Area 7	$ 30.57	$ 61.28	$ 92.86	$ 30.95
Rating Area 8	$ 29.47	$ 59.08	$ 89.53	$ 29.84
Rating Area 9	$ 26.36	$ 52.84	$ 80.08	$ 26.69
Rating Area 10	$ 30.63	$ 61.39	$ 93.03	$ 31.01
Rating Area 11	$ 29.60	$ 59.33	$ 89.91	$ 29.97

EHB High 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.37	$ 62.87	$ 95.27	$ 31.76
Rating Area 2	$ 29.46	$ 59.05	$ 89.48	$ 29.83
Rating Area 3	$ 29.31	$ 58.75	$ 89.02	$ 29.67
Rating Area 4	$ 27.84	$ 55.80	$ 84.56	$ 28.19
Rating Area 5	$ 28.63	$ 57.39	$ 86.96	$ 28.99
Rating Area 6	$ 27.84	$ 55.80	$ 84.56	$ 28.19
Rating Area 7	$ 30.82	$ 61.79	$ 93.63	$ 31.21
Rating Area 8	$ 29.72	$ 59.57	$ 90.27	$ 30.09
Rating Area 9	$ 26.58	$ 53.28	$ 80.74	$ 26.91
Rating Area 10	$ 30.88	$ 61.90	$ 93.80	$ 31.27
Rating Area 11	$ 29.84	$ 59.83	$ 90.65	$ 30.22

EHB High 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.63	$ 63.39	$ 96.06	$ 32.02
Rating Area 2	$ 29.70	$ 59.54	$ 90.22	$ 30.07
Rating Area 3	$ 29.55	$ 59.23	$ 89.75	$ 29.92
Rating Area 4	$ 28.07	$ 56.27	$ 85.26	$ 28.42
Rating Area 5	$ 28.87	$ 57.86	$ 87.68	$ 29.23
Rating Area 6	$ 28.07	$ 56.27	$ 85.26	$ 28.42
Rating Area 7	$ 31.08	$ 62.30	$ 94.40	$ 31.47
Rating Area 8	$ 29.96	$ 60.06	$ 91.02	$ 30.34
Rating Area 9	$ 26.80	$ 53.72	$ 81.41	$ 27.14
Rating Area 10	$ 31.14	$ 62.41	$ 94.58	$ 31.53
Rating Area 11	$ 30.09	$ 60.32	$ 91.40	$ 30.47

Wrap Adult Low 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 24.89	$ 49.78	$ 50.86	$ 76.84	$ 102.81	$ 75.75	$ 101.73	$ 127.70
2	$ 23.19	$ 46.38	$ 47.39	$ 71.59	$ 95.78	$ 70.58	$ 94.77	$ 118.97
3	$ 23.01	$ 46.02	$ 47.02	$ 71.03	$ 95.04	$ 70.03	$ 94.04	$ 118.05
4	$ 21.50	$ 43.00	$ 43.94	$ 66.37	$ 88.81	$ 65.44	$ 87.87	$ 110.31
5	$ 22.03	$ 44.06	$ 45.02	$ 68.01	$ 91.00	$ 67.05	$ 90.04	$ 113.03
6	$ 21.50	$ 43.00	$ 43.94	$ 66.37	$ 88.81	$ 65.44	$ 87.87	$ 110.31
7	$ 24.77	$ 49.54	$ 50.62	$ 76.47	$ 102.31	$ 75.39	$ 101.23	$ 127.08
8	$ 23.45	$ 46.91	$ 47.93	$ 72.41	$ 96.88	$ 71.39	$ 95.86	$ 120.34
9	$ 20.34	$ 40.69	$ 41.58	$ 62.81	$ 84.04	$ 61.92	$ 83.15	$ 104.38
10	$ 24.25	$ 48.50	$ 49.56	$ 74.86	$ 100.17	$ 73.81	$ 99.11	$ 124.42
11	$ 23.23	$ 46.46	$ 47.48	$ 71.72	$ 95.96	$ 70.71	$ 94.95	$ 119.19

Wrap Adult Low 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.09	$ 50.17	$ 51.25	$ 77.41	$ 103.57	$ 76.33	$ 102.49	$ 128.65
2	$ 23.37	$ 46.75	$ 47.74	$ 72.12	$ 96.49	$ 71.12	$ 95.49	$ 119.86
3	$ 23.19	$ 46.38	$ 47.37	$ 71.56	$ 95.74	$ 70.57	$ 94.75	$ 118.93
4	$ 21.67	$ 43.34	$ 44.27	$ 66.87	$ 89.46	$ 65.94	$ 88.54	$ 111.13
5	$ 22.20	$ 44.41	$ 45.36	$ 68.51	$ 91.67	$ 67.56	$ 90.72	$ 113.87
6	$ 21.67	$ 43.34	$ 44.27	$ 66.87	$ 89.46	$ 65.94	$ 88.54	$ 111.13
7	$ 24.97	$ 49.93	$ 51.00	$ 77.03	$ 103.06	$ 75.96	$ 102.00	$ 128.03
8	$ 23.64	$ 47.28	$ 48.29	$ 72.94	$ 97.59	$ 71.93	$ 96.58	$ 121.24
9	$ 20.51	$ 41.01	$ 41.89	$ 63.27	$ 84.65	$ 62.40	$ 83.78	$ 105.16
10	$ 24.44	$ 48.89	$ 49.93	$ 75.42	$ 100.91	$ 74.37	$ 99.86	$ 125.35
11	$ 23.42	$ 46.83	$ 47.83	$ 72.25	$ 96.67	$ 71.25	$ 95.67	$ 120.08

Wrap Adult Low 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.29	$ 50.57	$ 51.63	$ 77.98	$ 104.33	$ 76.92	$ 103.27	$ 129.61
2	$ 23.56	$ 47.12	$ 48.10	$ 72.65	$ 97.20	$ 71.66	$ 96.21	$ 120.75
3	$ 23.38	$ 46.75	$ 47.73	$ 72.09	$ 96.44	$ 71.11	$ 95.46	$ 119.82
4	$ 21.84	$ 43.69	$ 44.60	$ 67.36	$ 90.12	$ 66.44	$ 89.20	$ 111.96
5	$ 22.38	$ 44.76	$ 45.70	$ 69.02	$ 92.34	$ 68.08	$ 91.40	$ 114.72
6	$ 21.84	$ 43.69	$ 44.60	$ 67.36	$ 90.12	$ 66.44	$ 89.20	$ 111.96
7	$ 25.16	$ 50.33	$ 51.38	$ 77.60	$ 103.82	$ 76.55	$ 102.77	$ 128.98
8	$ 23.83	$ 47.66	$ 48.66	$ 73.48	$ 98.31	$ 72.48	$ 97.31	$ 122.14
9	$ 20.67	$ 41.34	$ 42.20	$ 63.74	$ 85.28	$ 62.87	$ 84.41	$ 105.94
10	$ 24.64	$ 49.27	$ 50.31	$ 75.98	$ 101.65	$ 74.94	$ 100.61	$ 126.28
11	$ 23.60	$ 47.20	$ 48.19	$ 72.78	$ 97.38	$ 71.80	$ 96.39	$ 120.98

Wrap Adult Low 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.49	$ 50.97	$ 52.02	$ 78.56	$ 105.09	$ 77.51	$ 104.04	$ 130.58
2	$ 23.75	$ 47.49	$ 48.47	$ 73.19	$ 97.91	$ 72.21	$ 96.93	$ 121.65
3	$ 23.56	$ 47.12	$ 48.09	$ 72.62	$ 97.15	$ 71.65	$ 96.18	$ 120.71
4	$ 22.02	$ 44.03	$ 44.94	$ 67.86	$ 90.78	$ 66.95	$ 89.88	$ 112.80
5	$ 22.56	$ 45.12	$ 46.04	$ 69.53	$ 93.02	$ 68.60	$ 92.09	$ 115.57
6	$ 22.02	$ 44.03	$ 44.94	$ 67.86	$ 90.78	$ 66.95	$ 89.88	$ 112.80
7	$ 25.36	$ 50.73	$ 51.77	$ 78.18	$ 104.58	$ 77.13	$ 103.54	$ 129.95
8	$ 24.02	$ 48.04	$ 49.02	$ 74.03	$ 99.03	$ 73.04	$ 98.04	$ 123.05
9	$ 20.83	$ 41.67	$ 42.52	$ 64.21	$ 85.90	$ 63.36	$ 85.04	$ 106.73
10	$ 24.83	$ 49.67	$ 50.69	$ 76.54	$ 102.39	$ 75.52	$ 101.37	$ 127.23
11	$ 23.79	$ 47.58	$ 48.56	$ 73.32	$ 98.09	$ 72.35	$ 97.11	$ 121.88

Wrap Adult High 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 36.20	$ 72.41	$ 71.08	$ 105.96	$ 140.83	$ 107.29	$ 142.16	$ 177.04
2	$ 33.18	$ 66.37	$ 65.15	$ 97.12	$ 129.08	$ 98.33	$ 130.30	$ 162.26
3	$ 33.16	$ 66.31	$ 65.10	$ 97.04	$ 128.98	$ 98.25	$ 130.19	$ 162.13
4	$ 31.29	$ 62.58	$ 61.44	$ 91.58	$ 121.72	$ 92.73	$ 122.87	$ 153.02
5	$ 32.88	$ 65.77	$ 64.56	$ 96.24	$ 127.92	$ 97.45	$ 129.12	$ 160.80
6	$ 31.29	$ 62.58	$ 61.44	$ 91.58	$ 121.72	$ 92.73	$ 122.87	$ 153.02
7	$ 34.90	$ 69.79	$ 68.51	$ 102.12	$ 135.74	$ 103.41	$ 137.02	$ 170.63
8	$ 33.80	$ 67.61	$ 66.37	$ 98.93	$ 131.49	$ 100.17	$ 132.73	$ 165.29
9	$ 29.79	$ 59.58	$ 58.49	$ 87.18	$ 115.88	$ 88.27	$ 116.97	$ 145.67
10	$ 35.75	$ 71.50	$ 70.19	$ 104.63	$ 139.07	$ 105.94	$ 140.38	$ 174.82
11	$ 34.43	$ 68.86	$ 67.60	$ 100.77	$ 133.94	$ 102.03	$ 135.20	$ 168.37

Wrap Adult High 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 36.50	$ 73.00	$ 71.64	$ 106.78	$ 141.92	$ 108.14	$ 143.28	$ 178.42
2	$ 33.46	$ 66.91	$ 65.66	$ 97.87	$ 130.08	$ 99.12	$ 131.33	$ 163.53
3	$ 33.43	$ 66.86	$ 65.61	$ 97.79	$ 129.97	$ 99.04	$ 131.22	$ 163.40
4	$ 31.55	$ 63.10	$ 61.92	$ 92.29	$ 122.66	$ 93.47	$ 123.84	$ 154.21
5	$ 33.15	$ 66.31	$ 65.07	$ 96.99	$ 128.90	$ 98.23	$ 130.14	$ 162.06
6	$ 31.55	$ 63.10	$ 61.92	$ 92.29	$ 122.66	$ 93.47	$ 123.84	$ 154.21
7	$ 35.18	$ 70.36	$ 69.05	$ 102.92	$ 136.79	$ 104.23	$ 138.10	$ 171.97
8	$ 34.08	$ 68.16	$ 66.89	$ 99.70	$ 132.51	$ 100.97	$ 133.78	$ 166.59
9	$ 30.03	$ 60.07	$ 58.95	$ 87.86	$ 116.77	$ 88.98	$ 117.89	$ 146.81
10	$ 36.04	$ 72.09	$ 70.74	$ 105.44	$ 140.14	$ 106.79	$ 141.48	$ 176.18
11	$ 34.71	$ 69.43	$ 68.13	$ 101.55	$ 134.97	$ 102.85	$ 136.27	$ 169.69

Wrap Adult High 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 36.80	$ 73.60	$ 72.21	$ 107.61	$ 143.01	$ 109.01	$ 144.41	$ 179.82
2	$ 33.73	$ 67.46	$ 66.18	$ 98.63	$ 131.08	$ 99.91	$ 132.36	$ 164.81
3	$ 33.70	$ 67.40	$ 66.13	$ 98.55	$ 130.97	$ 99.83	$ 132.25	$ 164.68
4	$ 31.81	$ 63.61	$ 62.41	$ 93.01	$ 123.61	$ 94.22	$ 124.82	$ 155.42
5	$ 33.43	$ 66.85	$ 65.58	$ 97.74	$ 129.90	$ 99.01	$ 131.17	$ 163.33
6	$ 31.81	$ 63.61	$ 62.41	$ 93.01	$ 123.61	$ 94.22	$ 124.82	$ 155.42
7	$ 35.47	$ 70.94	$ 69.59	$ 103.72	$ 137.84	$ 105.06	$ 139.19	$ 173.31
8	$ 34.36	$ 68.72	$ 67.42	$ 100.47	$ 133.53	$ 101.78	$ 134.83	$ 167.89
9	$ 30.28	$ 60.56	$ 59.41	$ 88.54	$ 117.67	$ 89.69	$ 118.82	$ 147.95
10	$ 36.34	$ 72.68	$ 71.30	$ 106.26	$ 141.22	$ 107.64	$ 142.60	$ 177.56
11	$ 35.00	$ 70.00	$ 68.67	$ 102.34	$ 136.01	$ 103.67	$ 137.34	$ 171.01

Wrap Adult High 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.10	$ 74.20	$ 72.77	$ 108.45	$ 144.12	$ 109.88	$ 145.55	$ 181.22
2	$ 34.01	$ 68.01	$ 66.70	$ 99.40	$ 132.09	$ 100.71	$ 133.40	$ 166.10
3	$ 33.98	$ 67.96	$ 66.65	$ 99.32	$ 131.99	$ 100.63	$ 133.30	$ 165.96
4	$ 32.07	$ 64.14	$ 62.90	$ 93.73	$ 124.56	$ 94.97	$ 125.80	$ 156.63
5	$ 33.70	$ 67.40	$ 66.10	$ 98.50	$ 130.90	$ 99.80	$ 132.20	$ 164.60
6	$ 32.07	$ 64.14	$ 62.90	$ 93.73	$ 124.56	$ 94.97	$ 125.80	$ 156.63
7	$ 35.76	$ 71.52	$ 70.14	$ 104.52	$ 138.91	$ 105.90	$ 140.28	$ 174.67
8	$ 34.64	$ 69.28	$ 67.95	$ 101.25	$ 134.56	$ 102.59	$ 135.89	$ 169.20
9	$ 30.53	$ 61.06	$ 59.88	$ 89.23	$ 118.58	$ 90.41	$ 119.76	$ 149.11
10	$ 36.64	$ 73.27	$ 71.86	$ 107.09	$ 142.31	$ 108.50	$ 143.72	$ 178.95
11	$ 35.29	$ 70.57	$ 69.21	$ 103.14	$ 137.06	$ 104.50	$ 138.42	$ 172.35

The pediatric only plans satisfy the Actuarial Value requirements. The Low Plan has an AV equal to 70% + or - 2% and the High Plan has an AV equal to 85% + or – 2%.

P. RATING MANUALS: A rating manual is submitted with this new product rate filing. The rating manual is a word document named CO Dental Rate Filing 2013.

ACTUARIAL CERTIFICATION

I certify that, to the best of my knowledge and judgment, the premium rates are neither inadequate nor excessive nor unfairly discriminatory, the premium rates are appropriate for the classes of risks for which they have been computed

I certify that, to the best of my knowledge and judgment, the actuarial value requirements have been satisfied for both the Pediatric only Low and High Plans at levels equal to 70% + or – 2% and 85% + or – 2%, respectively.

I certify that, to the best of my knowledge and judgment, the annual limitations on cost sharing are reasonable.

The entire rate filling is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8.

Dianne Derrick, FSA MAAA

July 17, 2013

COLORADO ACTUARIAL MEMORANDUM JULY 2013

A. Summary

1. **Reason(s) for the Rate Filing :**

   This Rate Filing is for a new group Dental product to be sold on the SHOP Exchange provided under form GP-HIX-CO-2014. This product offers four different plans, EHB Low Plan, EHB High Plan, Family Plan Low and Family Plan High.

2. **Requested Rate Action:** This is a new product so we are not proposing a requested rate action. The derivation of the rates that we propose are included in this document as well as in the CO Dental Rate Filing Document.

3. **Marketing Method(s):** The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

4. **Premium Classification:** Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period. Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only	1 Child
	2 Children
	3 or more Children
(ii) Family Structure 1	1 Adult
	1 Adult & 1 Child
	1 Adullt & 2 Children
	1 Adult & 3 or more Children
(iii) Family Structure 2	2 Adults
	2 Adults & 1 Child
	2 Adullts & 2 Children
	2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

5. **Product Descriptions:** This product covers Essential Health Benefits for children under the age of 19 which are covered in the Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

6. **Age Basis: P**remiums will be charged based on attained age.

7. **Renewability Provision:** All health benefit plans are guaranteed renewable.

B. ASSUMPTION, ACQUISITION OR MERGER: This new product described in this rate filing is not part of an assumption, acquisition or merger of policies from/with another company.

C. RATING PERIOD:

Rates are guaranteed for a 12 month period. Rates are calculated for calendar year 2014.

D. EFFECT OF LAW CHANGES:

Under the ACA, the Pediatric EHB coverage has three plan features that are not offered currently :

1. Unlimited Maximum on in Network Benefits
2. Out of Pocket Maximum. The out of pocket maximum is equal to $700 for one child with a maximum of $1,400 out of pocket maximum for two or more children and is applicable to in network benefits only.
3. Medically necessary Ortho in network benefit

These 3 plan features increase premiums by approximately 3%.

E. RATE HISTORY:

Please note that rate history is not available as this is an entirely new product.

F. COORDINATION OF BENEFITS: This rate filing reflects actual loss experience net of any savings associated with coordination of benefits and/or subrogation.

G. RELATION OF BENEFITS TO PREMIUM:

Description	Percent
Commissions	6%
General expenses *	13.1%
Premium taxes	2%
Profit/Contingencies	2%
Investment Income	0%
PPACA Fees	2.1%
Exchange Fees	3.5%
Other	
Total Retention	28.7%

Targeted Loss Ratio: 71.3%

*Please see section O Other Factors. Please note that expenses above were converted to a percentage.

Please note that this product offers four plans. The target loss ratio varies among these plans and is between 64% and 72%.

H. PROVISION FOR PROFIT AND CONTINGENCIES: Manual rates contain a 2% margin applied to claims to account for contingency and risk considerations for small group policies sold in the SHOP Exchange. The 2% margin is the profit margin.

I. Determination of Proposed Rates

The manual rating algorithm that is described below specifically discusses the development of premium rates of Group policies sold on the SHOP exchange.

Overview

This rate filing reflects our latest experience and applies to Preferred Provider Organization ("PPO") dental plans offered to MetLife's policyholders that are administered on our underwriting platform. This includes employer-sponsored and voluntary dental plans.

Note that MetLife refers to its "PPO" plans as Preferred Dentist Program ("PDP") plans.

The insurance covers dental services incurred during any benefit period that meet the criteria for coverage described in the policyholder's benefit plan description. These covered services are reimbursed at the applicable coinsurance level or copay level provided they exceed the deductible. Where applicable an out of pocket maximum is included.

The tables that we refer to in the description of the rating algorithm below are included in the Excel file that accompanies this rate filing as well as in the word document CO Dental Rate Filing 2013.

Rating Algorithm

The Section below outlines steps 1 – 14 to develop the indemnity claim costs. Steps 15 – 20 show the development of the PDP claim costs from the indemnity claim costs. In steps 21 – 30 claim costs are converted into gross premium rates.

The provisions of a particular employer's plan may call for variations in approved benefit designs not explicitly outlined. Appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different from those shown in this section.

Development of Indemnity Claim Costs

Steps 1 through 14 calculate the indemnity claim costs. Note that for a PDP plan, indemnity claim costs must be developed separately for the in and out-of-network plans.

Step 1: Average Charges

The average Class A, B, C, and Orthodontia charges, for an employee, spouse, and child, are shown in Table 1. These Average Charges are appropriate for our standard dental plan, as outlined in Section II, and are prior to any cutback for cost sharing. To the extent that the plan offering varies from our standard, adjustments to the Average Charges are necessary. These adjustments are made in later steps.

Step 2: Additive Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 2 is equal to the sum of Steps 2a through 2.22.

The additive adjustments in these steps are to account for non-standard plan design provisions.

Step 2a: Allocation of Services

These adjustments are currently $0.00 due to all adjustments for allocation of services being applied at the individual service level (Steps 2b – 2.21).

The standard allocation of services for each product is as follows:

Product	Standard Provision	Allowable Variations
Employer-sponsored	Comprehensive	Primary
Voluntary	Primary	Comprehensive
Copay	Primary	Comprehensive

MetLife's primary allocation of services shifts certain services typically classified as Class A into Class B, and certain services typically classified as Class B into Class C. The table below shows the differences between MetLife's standard offering of primary and comprehensive allocation of services.

Allocation of Services	Class A	Class B	Class C

Comprehensive	Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs	
Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

The *Average Charges* assume that bitewing x-rays are covered as follows:

- Class A
- For adults, one time per 12 months
- For children, one time per 6 months, no Age Limit

Table 2b shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

- There are no claim cost savings because of duplicate medical coverage
- If duplicate coverage exists, adjustment is applied to the same class as Step 2w ii:

Surgical Extractions.

Table 2c shows the adjustments to *Average Charges* if some surgical extractions are covered under a medical plan and not under the dental plan.

Step 2d: Existing Dentures

The *Average Charges* assume the following:

- The contract does not cover existing dentures that are replaced within five years of a previous replacement
- If existing dentures are covered, adjustment is applied to the same class as Step 2.8: Dentures – Complete/Partial/Overdenture.

Table 2d shows the adjustments to the *Average Charges* when existing dentures are covered.

Step 2e: Fluoride Treatment

The *Average Charges* assume that fluoride treatments will be covered as follows:

- Class A
- One time per 12 months, up to age 14

Table 2e shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2f: Full Mouth X-Rays

The *Average Charges* assume that full mouth x-rays will be covered as follows:

- Class A
- One time per 60 months

Table 2f shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g: Implant Services

The *Average Charges* assume that implants are covered as follows:

- Class C
- Implant Services benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g i: Implant Services - Repairs

The *Average Charges* assume that implant repairs are covered as follows:

- Class C
- Implant Services - Repairs benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2h: Missing Teeth

The *Average Charges* assume that the contract does not cover replacement of teeth, which are missing prior to the effective date of coverage.

Table 2h shows the additive adjustments to the Class C *Average Charges* when missing teeth are covered.

Step 2i i: Examinations

The *Average Charges* assume that periodic oral exams will be covered as follows:

- Class A
- One treatment per six months

Table 2i i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2i ii: Examinations – Problem Focused

The *Average Charges* assume that examinations – problem focused will be covered as follows:

- Class A
- One treatment per six months, combined with examinations

Table 2i ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2j: Prophylaxes

The *Average Charges* assume that prophylaxes will be covered as follows:

- Class A
- One treatment per six months

Table 2j shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2k: Sealants

The *Average Charges* assume that sealants will be covered as follows:

- Class A
- Children Only, up to age 14
- One Treatment per Molar in 60 Months

Table 2k shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2l: TMJ

The *Average Charges* assume that TMJ is not covered.

If TMJ is to be covered, the adjustments to the Class C *Average Charges* will vary based on whether the TMJ benefits count toward the Type A, B, C Annual Maximum or a TMJ Lifetime Maximum

Table 2l shows the adjustments to the Class C *Average Charges* for the TMJ coverage options.

Step 2m: Periodontal Maintenance

The *Average Charges* assume that periodontal maintenance will be covered as follows:

- Class B
- Up to 4 times per year, combined with cleanings

Table 2m shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2n: Fixed Bridges

The *Average Charges* assume that fixed bridges are covered as follows:

- Class C
- Once every 10 years

Table 2n shows the Employee and Spouse adjustments to the *Average Charges* for the alternate provisions.

Step 2o i: Amalgam Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2o ii: Resin Composite Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p i: Periapical X-rays

The *Average Charges* assume that periapical x-rays are covered as follows:

- Class A
- No limit

Table 2p i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p ii: Other X-rays

The *Average Charges* assume that other x-rays are covered as follows:

- Class B
- No limit

Table 2p ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p iii: Cone Beam Imaging

The *Average Charges* assume that cone beam imaging x-rays are covered as follows:

- Class C
- No limit

Table 2p iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2q: Labs and Tests

The *Average Charges* assume that labs and tests are covered as follows:

- Class A
- No Limit

Table 2q shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2r: Space Maintainers

The *Average Charges* assume that other space maintainers are covered as follows:

- Class A
- No Limit, up to age 19

Table 2r shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2s: Emergency Palliative Treatment

The *Average Charges* assume that other emergency palliative treatment are covered as follows:

- Class B
- No Limit

Table 2s shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2t: Prefabricated Stainless Steel Crowns

The *Average Charges* assume that prefabricated stainless steel crowns are covered as follows:

- Class C
- One time in 60 Months

Table 2t shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u i: Pulpotomy

The *Average Charges* assume that pulpotomy are covered as follows:

- Class B

Table 2u i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u ii: Endodontics – Root Canal

The *Average Charges* assume that endodontics – root canal are covered as follows:

- Class B
- One Time in 24 Months

Table 2u ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v i: Periodontal Surgery

The *Average Charges* assume that periodontal surgery is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v ii: Periodontal Surgery – Soft and Conective Tissue Grafts

The *Average Charges* assume that periodontal surgery – soft and connective tissue grafts is covered as follows:

- Class B

- One per quadrant in any 36 month period

Table 2v ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w i: Oral Surgery - Simple Extractions

The *Average Charges* assume that simple extractions are covered as follows:

- Class B

Table 2w i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w ii: Oral Surgery - Surgical Extractions

The *Average Charges* assume that surgical extractions are covered as follows:

- Class B

Table 2w ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w iii: Oral Surgery - Other

The *Average Charges* assume that other oral surgery is covered as follows:

- Class B

Table 2w iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2x: General Anesthesia

The *Average Charges* assume that general anesthesia is covered as follows:

- Class B

Table 2x shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2y: Consultations

The *Average Charges* assume that consultations are covered as follows:

- Class B
- Two per 12 months

Table 2y shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2z: Harmful Habits

The *Average Charges* assume that harmful habits are not covered.

Table 2z shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.1: Occlusal Guards / Bruxism Appliances

The *Average Charges* assume that occlusal guards / bruxism appliances are not covered.

Table 2.1 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.2: Composite Fillings on Molars

The *Average Charges* assume that composite fillings on molars are not covered.

Table 2.2 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.3: Inlays / Onlays / Crowns

The *Average Charges* assume that inlays, onlyays, and crowns are covered as follows:

- Class C
- One replacement per 84 months

Table 2.3 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.4: Crown Build-ups / Core & Post

The *Average Charges* assume that crown build-ups / core and post are covered as follows:

- Class C
- One replacement per 84 months

Table 2.4 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.5: Repairs

The *Average Charges* assume that repairs on Crowns, Dentures or Bridges are covered as follows:

- Class B
- No Limit

Table 2.5 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.6: Re-cementations

The *Average Charges* assume that recementations are covered as follows:

- Class B
- One per 12 months

Table 2.6 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.7: Scaling and Root Planning

The *Average Charges* assume that scaling and root planing are covered as follows:

- Class B
- One per quadrant in any 24 month period

Table 2.7 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.8: Dentures – Complete/Partial/Overdenture

The *Average Charges* assume that dentures are covered as follows:

- Class C
- One per 84 months

Table 2.8 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.9: Immediate Temporary Dentures – Complete/Partial

The *Average Charges* assume that the existing denture is not an immediate temporary denture. If the denture is an immediate temporary denture that cannot be made permanent, the *Average Charges* assume that replacement by a permanent denture is covered as follows:

- Class C
- The placement of the permanent denture occurs within twelve months of the date of initial placement of the immediate temporary denture

Table 2.9 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.10: Denture Adjustments

The *Average Charges* assume that denture adjustments are covered as follows:

- Class C
- One in 12 months

Table 2.10 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.11: Dentures – Rebases/Relines

The *Average Charges* assume that dentures – rebases/relines are covered as follows:

- Class B
- One per 36 months

Table 2.11 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.12: Tissue Conditioning

The *Average Charges* assume that tissue conditioning is covered as follows:

- Class C
- One per 36 months

Table 2.12 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.13: Occlusal Adjustments

The *Average Charges* assume that occlusal adjustments are covered as follows:

- Class B

Table 2.13 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.14: Sedative Fillings

The *Average Charges* assume that sedative fillings are covered as follows:

- Class B

Table 2.14 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.15: Pulp Capping

The *Average Charges* assume that pulp capping are covered as follows:

- Class B

Table 2.15 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 i: Apexification & Re-calcification

The *Average Charges* assume that apexification & re-calcification is covered as follows:

- Class C

Table 2.16 i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 ii: Pulp Therapy

The *Average Charges* assume that pulp therapy is covered as follows:

- Class B

Table 2.16 ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.17: Periodontics – Non-Surgical

The *Average Charges* assume that periodontics – non-surgical are covered as follows:

- Class B

Table 2.17 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.18: Maxillofacial Prosthesis

The *Average Charges* assume that maxillofacial prosthesis are not covered.

Table 2.18 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.19: Other Prosthetics

The *Average Charges* assume that other prosthetics are covered as follows:

- Class C

Table 2.19 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.20: Implant Supported Prosthetic

The *Average Charges* assume that implant supported prosthetic are covered as follows:

- Class C
- One per 60 months

Table 2.20 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.21: General Services

The *Average Charges* assume that general services are covered as follows:

- Class B

Table 2.21 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.22: Other Additive Adjustments

This step allows for additive adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm as described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

Step 4: Multiplicative Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 4 is equal to the product of Steps 4a through 4g.

Step 4a: Accident Coverage

The *Average Charges* assume that dental services, received in a hospital due to accident-trauma, are not covered. Table 4a shows the adjustments to the *Average Charges*, whenever accident coverage is provided.

Step 4b: Coordination of Benefits

The *Average Charges* assume that coordination of benefits are used. Table 4b shows the adjustments to the *Average Charges* if coordination of benefits are not to be used in adjudicating claims.

Step 4c: Eligibility

The *Average Charges* assume that new hires have to wait three months before becoming eligible for dental coverage. Although the algorithm has been set up to handle adjustments for other service requirements, no rating adjustments are currently made. Adjustments for other service requirement eligibility should be handled outside of the rating algorithm.

Please note that the plans on the Exchange assume no waiting period for new hires before becoming eligible for dental coverage.

Step 4d: Ortho Coverage

If orthodontia is covered, the *Average Charges* assume that orthodontia is covered as follows:

- Adults – No coverage
- Children - up to age 19

Table 4d shows the adjustments to the Ortho *Average Charges* for the alternate provisions.

Step 4e: Preauthorization

The *Average Charges* assume that preauthorization of large claims (over $200) is required. Table 4e shows the adjustments to the *Average Charges*, if preauthorization is not required.

Preauthorization is an administrative procedure that requires the dentist to submit a treatment plan to MetLife before treatment can begin.

Step 4f: Waiting Periods

The *Average Charges* assume that there are no waiting periods for any benefits.

Table 4f shows the adjustments to the *Average Charges* for alternate provisions.

Step 4g: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

Step 6 is equal to the product of Steps 6a through 6f.

Step 6a: Anti-Selection

Step 6a is equal to the product of Steps 6a i through 6a vi.

The following group and plan characteristics affect the anti-selection against the plan. Adverse selection is the tendency of employees to weigh their expected benefit costs versus the certain out-of-pocket premium when deciding whether or not to participate in a dental plan.

Step 6a i: Group Size

An adjustment is applied based on the number of eligible employee lives. These adjustment factors are shown in Table 6a i.

The group size adjustment reflects the increased adverse selection and greater risk involved with insuring dental services on small groups.

Step 6a ii: Multiple Options

The *Average Charges* assume the employees have only one dental plan option choice. The multiplicative adjustments, for situations where employees have a choice between multiple dental plans, are shown in Table 6a ii. The adjustment factors vary based on the number of options available.

Step 6a iii: Participation

The *Average Charges* assume 100% of the eligible employees and their dependents participate in the dental plan.

If the Employer Contribution equals 100% then the adjustment factor is 0.98, otherwise, the multiplicative adjustments for less than 100% participation are shown in Table 6a iii(a). The adjustment factors vary based on the following:

- Total employee participation percentage

Total participation is equal to the employee participation in all MetLife plans plus the participation in the DHMO if applicable.

Employees generally have the opportunity to decline to participate in a plan if they are required to contribute to their own or their dependents' premium. Employees, who choose to enroll under such circumstances, have a tendency to incur higher claim costs than employees who do not contribute to their premium. This natural selection of poorer risks through enrollment is known as adverse selection. Employees, who have reason to believe that they, or their dependents, will require significant dental services in the near future, will

be more likely to enroll.

When rating transferred business plans, the underwriter must know the current employee participation level. When rating virgin dental plans, a participation level is assumed, based on the following:

- employer contribution percentage
- whether or not Voluntary Benefits (VB) support is used during enrollment
- whether or not the dental plan is structured as a Section 125 plan

Table 6a iii(b) shows the assumed employee participation level, for virgin plans. The lower the employer contribution percentage, as a percentage of premium, the greater the adverse selection. This is because the larger employee contribution leads to lower participation, as more employees, who weigh their anticipated dental costs versus the required contributions, opt out. For any given employer contribution level, participation is assumed to be higher if VB support is used or if the dental plan is structured as a Section 125 plan. We believe that participation will be higher with a Section 125 plan because the effective premium cost to the employee is reduced because the employee pays premium with pre-tax dollars.

Step 6a iv: Preannouncement

The *Average Charges* assume that for virgin groups (first year of dental coverage) there will be a preannouncement period of between one and three months. The multiplicative adjustments, for other preannouncement periods, are shown in Table 6a iv. This adjustment is only applied to virgin plans. For plans in the 2nd or later year of coverage, the adjustment factor defaults to 1.0.

A longer preannouncement period leads to increased charges on virgin dental plans because of the increased pent-up demand caused by patients waiting for the dental plan to become effective.

Step 6a v: Open Enrollment

The *Average Charges* assumes a One Time or No Open Enrollment. The multiplicative

adjustments, for Annual Enrollment, are shown in Table 6a v. This adjustment is based on the employee and employer contribution.

Step 6a vi: Benefit Consecutive Period

The *Average Charges* assumes benefits are paid on a liberal definition of consecutive months. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a vi.

Step 6b: Utilization

Step 6b is equal to the product of Steps 6b i through 6b viii.

The following group and plan characteristics affect the utilization patterns of dental services which are assumed in the *Average Charges*.

Step 6b i: Age

The employee and spouse *Average Charges* assume an employee age distribution, consistent with that of typical groups that purchase dental benefits. A factor of 1.0 applies to Employee and Spouse.

The Child *Average Charges* assume that children will be covered up to age 19, or if students, age 23. Table 6b i(child) shows the child age Class A, B and C adjustment factors for other child age definitions. The child age Ortho adjustment factor for child dependent age definition of 'Up to dependent age limit' is calculated as: 1 + 0.6 x (Class A/B/C adjustment factors – 1).

Step 6b ii: Area Utilization

Utilization of dental services varies widely with area. The Area Utilization factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a Zip Code or a state level).

The Out-of-Network Area Utilization factor (excluding Ortho) is adjusted by a factor of 0.90 when the plan type is of the Maximum Allowable Charge ("MAC") type.

Step 6b iii: Deductible Utilization

Table 6b iii shows the deductible utilization adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible utilization adjustments vary based on the following:

- Amount of the individual deductible
- Scope of the deductible (i.e., applies to A,B&C, B&C Only, or C Only)

The utilization of dental services is partly controlled with the use of deductibles. The higher the deductible, the larger the disincentive to use the plan and thus the lower the deductible utilization adjustment will be.

Step 6b iv: Employer Contribution

The *Average Charges* assume that the employer pays 100% of the dental premium. The adjustment factors, based on the employer's contribution to the employee's dental premium, are shown in Table 6b iv.

This adjustment captures the additional utilization experienced when an insured is required to pay some or all of the premium.

Step 6b v: Gender

The *Average Charges* assume that the distribution of male and female employees and spouses is consistent with that of typical employer groups receiving dental benefits. Table 6b v shows the multiplicative adjustments for the employee and spouse *Average Charges* based on the percentage of male employees. There is no adjustment to the Child *Average Charge*.

Step 6b vi: Immature Business

The *Average Charges* assume that the group has had a PPO or Indemnity dental plan for at least two years. Therefore, the immature business load applies to groups that transfer to a MetLife dental plan from a DHMO dental plan. The adjustment factors, based on year of coverage for the non-DHMO dental plan, are shown in Table 6b vi.

An adjustment is needed for groups with less than two years of experience. This adjustment is due to the well-documented claims pattern of new "virgin" groups. Due to pent-up demand for dental services, new "virgin" groups exhibit poorer claims experience.

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors are shown in Table 6b vii.

Step 6b viii: Plan Design Utilization

Utilization of dental services vary based on the plan design, the coinsurance levels and maximum amounts. The *Average Charges* assume the utilization pattern of a plan with coinsurance levels of 100% on Class A, 80% on Class B, 50% on Class C, and 50% on Orthodontia, $1,500 non-orthodontic annual maximum and $1,500 orthodontia lifetime maximum.

The multiplicative adjustments to the Class A, B, and C *Average Charges*, for some typical combinations of coinsurance levels and non-orthodontia annual maximums, are shown in Table 6b viii(a). The formulas below can be used to determine the appropriate adjustments for Classes A, B, and C, for any coinsurance combinations. X_1, X_2, and X_3 represent the coinsurance percentages for Classes A, B, and C, respectively, based on a <u>comprehensive</u> allocation of services.

Class A: $[(1.2476 - .2476X_1)^{-1} + (1.3212 - .4015X_2)^{-1} + (1.0918 - .1836X_3)^{-1}] - 2$

Class B: $[(1.0425 - .0425X_1)^{-1} + (1.3004 - .3755X_2)^{-1} + (1.1890 - .3780X_3)^{-1}] - 2$

Class C:

$500 Max = $[(0.7588 - 0.0102X_1)^{-1} + (0.9046 - 0.0527X_2)^{-1} + (3.3233 - 1.3030X_3)^{-1}] - 2$

$1,000 Max = $[(0.7551 - 0.0085X_1)^{-1} + (0.9029 - 0.0547X_2)^{-1} + (3.1476 - 1.6602X_3)^{-1}] - 2$

$1,500 Max = $[(0.7485 - 0.0112X_1)^{-1} + (0.9163 - 0.0546X_2)^{-1} + (3.0184 - 2.0213X_3)^{-1}] - 2$

$3,000 Max = $[(0.7813 - 0.0102X_1)^{-1} + (0.8709 - 0.0499X_2)^{-1} + (2.8994 - 2.1614X_3)^{-1}] - 2$

$5,000 Max = $[(0.7530 - 0.0108X_1)^{-1} + (0.9077 - 0.0526X_2)^{-1} + (2.8370 - 2.2411X_3)^{-1}] - 2$

When the plan allocates services according to MetLife's primary allocation of services, the effective coinsurance levels of the plan, based on a comprehensive allocation of services, needs to be calculated. The effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the Class A, B, and C coinsurance levels. The appropriate weights are shown in Table 6b viii(b).

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). See Step 12ai for more details.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area. See Step 12ai for more details.

The multiplicative adjustments to the Orthodontia *Average Charges* are shown in Table 6b viii(c).

Step 6c: Area Charge

Dental charges vary widely with area. The Area Charge factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a zip code level or a state level).

Step 6d: Trend Adjustment

A trend adjustment is made to reflect the anticipated charges as of the midpoint of the prospective policy period.

Look up the historical trend in Table 6d(a) for each year from the effective year of the *Average Charges* through the midpoint of the prospective policy period, for the applicable plan (i.e., R&C or Schedule). Separate historical trends are available for in-network and out-of-network benefits. The effective date of the *Average Charges* is displayed in the heading of Table 1.

Also look up the relative trend factor from Table 6d(b). The relative trend factors vary by:

- annual maximum
- area charge from Step 6c
- individual deductible
- scope of the deductible

The relative trend factor defaults to 1.0 for schedule plans.

Calculate the annual trend for each year by multiplying the historical trend by the relative trend.

Determine for each calendar year, the trending period. This is determined by the following formula:

[# of days between the later of (January 1st of the particular calendar year and the effective date of the *Average Charges*) and the earlier of (the midpoint of the policy period and December 31st of the particular calendar year)] / 365

The Trend Adjustment Factor is equal to the product of (1+annual trend) ^ trending period for each calendar year from the effective year of the *Average Charges* through the midpoint of the prospective policy period.

This step accounts for the trend in charges as well as the dampening effect of maximums. Since the deductible step (Step 10a) is additive and occurs after the trend adjustment, the leveraging effect on deductibles is accounted for in Step 10a by multiplying the deductible value by the trend adjustment in Step 6d.

Step 6e: Rate Guarantee

The *Average Charges* assumes a 12 Month rate guarantee. The multiplicative adjustments, for alternate rate guarantee months, are shown in Table 6e.

Step 6f: Rate Cap

The *Average Charges* assume no renewal rate cap guarantee. The multiplicative adjustments, for alternate rate cap guarantees , are shown in Table 6f.

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

Step 8 is equal to the product of Steps 8a through 8b.

Step 8a: Claim Review (MCR)

The *Average Charges* assume that our claim review process is used. If claim review is not to be used in adjudicating claims, an adjustment factor is applied. These adjustment factors are shown in Table 8a.

MetLife Claim Review (MCR) must be used on all insured dental plans. ASC customers have the option to shut off claim review.

Step 8b: Reasonable & Customary (R&C) Percentile

Table 8b contains the multiplicative adjustments for cutbacks due to a reasonable and customary level of dentists' charges. MetLife's standard R&C provision is to cutback to the 90th percentile of the dentists' charges. MetLife also offers options to remove the Usual component of R&C and or to add a threshold to the R&C charge. The adjustments are applied to the Out-Of-Network Class A, B, and C *Average Charges* only.

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

Step 10 is equal to the sum of Steps 10a through 10c.

Step 10a: Annual Deductible

Table 10a shows the deductible adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible adjustments vary based on the following:

- Amount of the individual deductible
- Amount of the family deductible
- Family deductible type
    - Type I (aggregate): In order to meet a family deductible of two times the individual deductible, the sum of the deductibles met by any members of the

family would have to equal two times the individual deductible.
    - Type II (individual): In order to meet a family deductible of two times the individual deductible, two members of the family would have to completely satisfy the individual deductible.
- Scope of the deductible (i.e., applies to A,B&C, B&C, or C). For A,B&C (A first) use factors for A,B&C and for B&C (B first) use factors for B&C.

The deductible adjustments from Step 10a are multiplied by the trend adjustment from Step 6d in order to appropriately account for the leveraging effect that deductibles have on trend.

Step 10b: Deductible Carryover

If the plan has a fourth-quarter deductible carryover, an adjustment is made, in this step, to the annual deductible credit taken in Step 10a. The adjustment is equal to a percentage of the deductible credit taken in Step 10a. The adjustment factors are shown in Table 10b.

Step 10c: Co-payments (Savings Plus Only)

Currently, iMPAQS-Man does not include a Co-pay product and the adjustment to the *Average Charges* is 1.00.

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

Step 12 is equal to the product of Steps 12a through 12f.

Step 12a: Coinsurance Adjustment

Step 12a is equal to the product of Steps 12a i and 12a ii.

Step 12a i: Coinsurance Levels

For claim costs based on reasonable and customary ("R&C") reimbursement, the coinsurance levels are equal to the coinsurance levels that are applied to the plan. For example, for a 100/80/50/50 plan, the coinsurance levels adjustments are 1.0, 0.8, 0.5, and 0.5 for Classes A, B, C, and Orthodontia, respectively.

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). The effective coinsurance levels are determined, for each procedure, by dividing the scheduled amount by the adjusted average charge amount for the applicable area. The adjusted average charge amount, for the applicable area, is equal to the average charge amount for the area multiplied by .965; this adjusts the average charge for the R&C cutback. The weights are equal to the percentage of total charges, for the applicable class (i.e., A, B, C, or Orthodontia), that each procedure represents; the total charges for the classes are determined based on MetLife's comprehensive allocation of services. The average charges must be reflective of the average charges at the midpoint of the schedule; adjustments may have to be made to the average charges using our trend assumption.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area.

Step 12a ii: Graded Benefits

The *Average Charges* assume the employees have only one dental plan based on employee

tenure. The multiplicative adjustments, for situations where employees have increasing dental benefits based on years of employment with the employer, are handled in another algorithm and will be described in a future UU.

Step 12b: Annual Maximum Adjustment

Step 12b is equal to the product of Steps 12b i and 12b ii.

Step 12b i: Annual Maximum (Non-Orthodontia)

The non-orthodontia annual maximum adjustments are shown in Table 12b(Adult) for adults and Table 12b(Children) for children.

Step 12b ii: Plan/Calendar Year Annual Maximum

The plan/calendar year annual maximum adjustments are shown in Table 12b(ii).

Step 12c: Lifetime Maximum (Orthodontia)

The orthodontia lifetime maximum adjustments, for an employee, spouse, and child, are shown in Table 12c.

Step 12d: Periodontic Inside Annual Maximum

Currently, the Underwriting Platform does not include a Periodontic Inside Annual Maximum and the adjustment to the *Average Charges* is 1.00.

Step 12e: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the

group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 12f: Late Entrant Provision

Table 12f displays the late entrant adjustment factors for an employee, spouse, or child. Factors are dependent on the late entrant option, employee participation, and employer contribution. The *Average Charges* assume that the late entrant options is *1st Enrollment after 12 months* with 100% employee participation and 100% employer contribution. The only option in iMPAQS-Man for the Local Market is 0/6F/12/24/24 (the option for PA situs groups is 0/6F/12/12/12)

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

Step 14 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 13, for each of employee, spouse, and child, separately.

Please note that the adult claim cost is determined by blending the employee and spouse claim costs using appropriate weights.

Development of PDP Claim Costs

Note that indemnity claim costs must be developed for both the in and out-of-network plans before developing PDP claim costs.

Step 15: Final In and Out-of-Network Indemnity Claim Costs

Step 15 is equal to the Step 13 claim costs.

Step 16: Multiplicative Adjustments to Convert In and Out-of-Network Indemnity Claim Costs Into In and Out-of-Network PDP Claim Costs

Step 16 is equal to the product of Steps 16a through 16d.

Step 16a: Fee Discount

The fee discount factors, for Classes A, B, and C, are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. When rating a PDP plan, the underwriter must have an employee census by area.

The fee discount is always applied to the in-network plan when benefits, for the particular class, are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no fee discount is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the "PDP" plan type is of the Maximum Allowable Charge ("MAC") type. "MAC" plans benefit the out-of-network plan according to the applicable network fees. When the out-of-network plan is not of the "MAC" type, no fee discount is applied to the out-of-network plan (defaults to a factor of 1).

Table 16a shows the Orthodontia fee discount factors. The Orthodontia fee discount factors are always applied to the in-network plan but never applied to the out-of-network plan.

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

This reflects our expectation of lower utilization on the in-network plan due to our review of

network dentists' utilization patterns prior to their acceptance into MetLife's PDP network.

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

{(Step 9 * Step 16a) - Step 10} / {(Step 9 - Step 10) * Step 16a}

The PDP Deductible Adjustment is necessary because the additive cutback adjustment (Step 10) is taken before the fee discount adjustment in Step 16a. An adjustment is necessary because this is inconsistent with the actual claim adjudication process.

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

The PDP Maximum Adjustment factors are always applied to the in-network plan. They are applied to the particular class, when benefits are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no adjustment is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the PDP plan type is of the "MAC"-type. When the out-of-network plan is not of the "MAC"-type, no PDP Maximum Adjustment is necessary.

This adjustment recognizes that any given annual maximum level is worth less, on a PDP plan, because additional services will be payable, under the annual maximum, due to the lower payment for each unit of service.

Step 17: Final In and Out-of-Network PDP Claim Costs

Step 17 is equal to Step 15 times Step 16.

Step 18: Final Total In and Out-of-Network PDP Claim Costs

Step 18 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 17, for each of employee, spouse, and child, separately.

Step 19: Factors To Blend Final In and Out-of-Network Total PDP Claim Costs

For the in-network plan, Step 19 is equal to Step 19a, which is maximized at a factor of 0.80. For the out-of-network plan, Step 19 is equal to 1 minus the in-network plan value for Step 19.

Step 19a: Network Migration

Step 19a is only used for the in-network plan. Step 19a is equal to:

Step 19a_i plus (1 minus Step 19a_i) times Step 19a_ii.

Step 19a i: Network Penetration

Step 19a i is only used for the in-network plan. The adjustment factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. The network penetration represents the percentage of claims that are expected to be provided by an in-network PDP dentist.

Step 19a ii: PDP Plan Design Adjustment

Step 19a ii is only used for the in-network plan. The adjustment factors are shown in Table 19a ii.

This adjustment recognizes that migration of employees to network dentists is expected to be greater when the PDP plan type creates an additional incentive, beyond negotiated fee discounts, to go to a network dentist.

The Value and Value MAC Co-Insurance Differential's are calculated using the following formula's:

Type A/B Plans only

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.475 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.525

All other Plans

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.335 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.37

(In-Network Class C Co-Insurance – Out-of-Network Class C Co-Insurance) x 0.295

Step 20: Final Total PDP Claim Costs

For each of employee, spouse, and child, this is equal to the product of the Step 17 claim cost and Step 19 blending factor for Classes A, B, C, and Orthodontia for the in and out-of-network plans.

Please note that the claim cost for an adult is determined by blending the employee and spouse claim costs using appropriate weights.

Converting Claim Costs Into Premium Rates

Once the underwriter has made all adjustments to arrive at either the Final Total Indemnity

Claim Costs (Step 14) in the case of an Indemnity dental plan or Final Total PDP Claim Costs (Step 20) in the case of a PDP dental plan, the underwriter then has to make provision for margin and expenses, and develop monthly tier and composite premium rates.

Step 21: Final Claim Costs

Step 21 is equal to either the Step 14 claim costs, for Indemnity plans, or the Step 20 claim costs, for PDP plans.

Step 22: Margin

Step 22 is equal to 1.02 (this reflects a 2% profit margin) for group policies sold on the SHOP Exchange.

Step 23: Retention

Table 28 shows the retention assumptions based on a Per Member basis for group policies sold on the SHOP Exchange.

Step 24: Composite Monthly Premium

For group policies sold on the SHOP Exchange, Premium is developed as follows :

Step 24 is equal to [Step 21 times Step 22 plus Step 23(Constant) divided by 12 divided by Number of Members plus Variable Expense per Member] divided by [1 minus State Premium Tax Factor minus ACA Tax factor minus Broker Commission minus State Exchange Fee].

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act (ACA) Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The premium is loaded with 6% Broker Commission.
4. The premium is loaded with 3.5% State Exchange Fee.

J. TREND:

Dental trend factors are based on periodic studies. They have ranged from 5% to 8% over the past few years. Currently, pricing trend assumptions are set at 5.0% for in-network benefits and 7.0% for out-of-network benefits. These factors may be adjusted to reflect the most currently available experience. Insurance trend will vary for maximum and deductible limitations as well as by the charge level area factor. A fixed-dollar maximum and higher average fees both mitigate the effect of fee trend while a fixed-dollar deductible increases it.

K. CREDIBILITY: Please note that this product is manually rated only and case specific experience is not utilized in pricing.

L. DATA REQUIREMENTS:

This rate filing introduces a new product. We are providing nationwide experience for a comparable Dental product.

Nationwide Dental PPO - Groups under 50 lives

Calendar Year	Number of cases	Earned Premium	Incurred Claims	ILR	Number of Claims	Number of groups	Number of covered lives
2010	34,603	327,160,598	222,310,577	68.0%	1,248,941	34,603	586,312
2011	31,780	316,370,797	209,229,291	66.1%	1,108,915	31,780	547,391
2012	33,855	313,847,897	206,445,763	65.8%	1,032,229	33,855	601,778

The number of claims were calculated assuming that the average incurred claim is equal to $200 in 2012, $188.68 in 2011 and $178 in 2010.

M. SIDE-BY-SIDE COMPARISON

Please note that a side by side comparison is not provided because this pertains to a new product rate filing and no history is available.

N. BENEFITS RATIO PROJECTIONS:

Please note that the anticipated loss ratio for this product is as shown below.

Anticipated Loss Ratios	
Minimum	**Maximum**
64%	72%

Projected Incurred Claims	$ 282,646
Projected Premiums	$ 418,592
Projected Loss Ratio	67.5%

O. OTHER FACTORS:

Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary by policy year. The number of members in a group is equal to the number of employees plus their dependents.

Members	Constant	Variable Expense Per Member Per Month
1 to 2.9	$250	$4.15
3 to 20.9	$250	$3.95
21 to 52.4	$700	$3.77
52.5 to 104.9	$700	$3.59
105 to 209.9	$1,000	$3.41
210 to 419.9	$1,400	$3.25
420 to 1049.9	$1,400	$3.10
1,050 to 1,109.9	$1,790	$2.95
1,110 to 1,329.9	$2,055	$2.61
1,330 to 1,554.9	$2,145	$2.61
1,555 to 1,774.9	$2,145	$2.12
1,775 to 1,999.9	$2,325	$2.12
2,000 and above	$2,325	$2.12

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 3.5%.

Area Factors

Area Factors vary based on zip code. Our rating algorithm produces premium rates by 3 digit zip code. To convert these rates into rates for each rating region, we weighted them by our 2012 Under 100 Lives premium in each 5 digit zip. Each 5 digit zip is contained within a single rating region.

Rates were calculated for the following areas :

Rating Area ID	County Name
Rating Area 1	Boulder
Rating Area 2	El Paso, Teller
Rating Area 3	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert Gilpin, Jefferson, Park
Rating Area 4	Larimer
Rating Area 5	Mesa
Rating Area 6	Weld
Rating Area 7	Pueblo
Rating Area 8	Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huefano, Kiowa, Kit,Carson, Las Animas, Lincoln, Otero, Prowers, Alamosa, Chaffee Conejos, Costilla, Mineral, Rio Grande, Saguache
Rating Area 9	Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
Rating Area 10	Archuleta, Delta, Dolores, Grand, Gunnison, Hinsdale, Jackson, La Plata, Lake, Moffat, Montezuma, Montrose, Ouray, Rio Blanco, Routt, San Juan, San Miguel,
Rating Area 11	Eagle, Garfield, Pitkin, Summit

Dental charges vary widely with area. These factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Area Utilization factors reflect variation in the access to dental care and increase or decrease the expected claim costs based on the number of dentists in various geographic areas. Area Charge factors increase or decrease expected claim costs depending on the average fees charged by dentists in particular areas of the country. Both factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Savings result from use of in-network PPO dentists who accept our schedule of negotiated fees as the maximum allowable charges for services rendered. The savings percentages vary by zip code and are also shown in Table 6c.

In-network PPO claim costs are blended with out-of-network claim costs to yield a composite claim cost. The network dentist penetration level (the percentage of eligible dentists that have signed up with MetLife's PPO) determines the percentage of claims paid in-network. Penetration levels are also shown in Table 6c.

PREMIUM RATES AND ACTUARIAL VALUE

EHB Low 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.72	$ 49.64	$ 75.83	$ 25.28
Rating Area 2	$ 23.32	$ 46.82	$ 71.53	$ 23.84
Rating Area 3	$ 23.12	$ 46.43	$ 70.94	$ 23.65
Rating Area 4	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 5	$ 22.20	$ 44.58	$ 68.11	$ 22.70
Rating Area 6	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 7	$ 24.63	$ 49.46	$ 75.55	$ 25.18
Rating Area 8	$ 23.46	$ 47.12	$ 71.98	$ 23.99
Rating Area 9	$ 20.70	$ 41.57	$ 63.50	$ 21.17
Rating Area 10	$ 24.18	$ 48.55	$ 74.17	$ 24.72
Rating Area 11	$ 23.27	$ 46.73	$ 71.39	$ 23.80

EHB Low 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.92	$ 50.05	$ 76.46	$ 25.49
Rating Area 2	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 3	$ 23.31	$ 46.82	$ 71.52	$ 23.84
Rating Area 4	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 5	$ 22.38	$ 44.95	$ 68.67	$ 22.89
Rating Area 6	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 7	$ 24.83	$ 49.87	$ 76.18	$ 25.39
Rating Area 8	$ 23.66	$ 47.51	$ 72.58	$ 24.19
Rating Area 9	$ 20.87	$ 41.91	$ 64.03	$ 21.34
Rating Area 10	$ 24.38	$ 48.95	$ 74.79	$ 24.93
Rating Area 11	$ 23.46	$ 47.11	$ 71.98	$ 23.99

EHB Low 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.13	$ 50.46	$ 77.09	$ 25.70
Rating Area 2	$ 23.70	$ 47.60	$ 72.72	$ 24.24
Rating Area 3	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 4	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 5	$ 22.57	$ 45.33	$ 69.24	$ 23.08
Rating Area 6	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 7	$ 25.04	$ 50.28	$ 76.81	$ 25.60
Rating Area 8	$ 23.85	$ 47.90	$ 73.18	$ 24.39
Rating Area 9	$ 21.04	$ 42.26	$ 64.56	$ 21.52
Rating Area 10	$ 24.58	$ 49.36	$ 75.41	$ 25.14
Rating Area 11	$ 23.66	$ 47.50	$ 72.57	$ 24.19

EHB Low 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.34	$ 50.88	$ 77.73	$ 25.91
Rating Area 2	$ 23.90	$ 47.99	$ 73.32	$ 24.44
Rating Area 3	$ 23.70	$ 47.60	$ 72.71	$ 24.24
Rating Area 4	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 5	$ 22.76	$ 45.70	$ 69.81	$ 23.27
Rating Area 6	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 7	$ 25.24	$ 50.69	$ 77.44	$ 25.81
Rating Area 8	$ 24.05	$ 48.30	$ 73.78	$ 24.59
Rating Area 9	$ 21.22	$ 42.61	$ 65.09	$ 21.70
Rating Area 10	$ 24.78	$ 49.77	$ 76.03	$ 25.34
Rating Area 11	$ 23.85	$ 47.90	$ 73.17	$ 24.39

EHB High 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.60	$ 63.34	$ 95.98	$ 31.99
Rating Area 2	$ 29.68	$ 59.49	$ 90.14	$ 30.05
Rating Area 3	$ 29.52	$ 59.18	$ 89.67	$ 29.89
Rating Area 4	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 5	$ 28.84	$ 57.81	$ 87.60	$ 29.20
Rating Area 6	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 7	$ 31.05	$ 62.24	$ 94.32	$ 31.44
Rating Area 8	$ 29.94	$ 60.01	$ 90.93	$ 30.31
Rating Area 9	$ 26.78	$ 53.67	$ 81.33	$ 27.11
Rating Area 10	$ 31.11	$ 62.36	$ 94.49	$ 31.50
Rating Area 11	$ 30.06	$ 60.27	$ 91.32	$ 30.44

EHB High 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.86	$ 63.86	$ 96.77	$ 32.26
Rating Area 2	$ 29.92	$ 59.98	$ 90.88	$ 30.29
Rating Area 3	$ 29.77	$ 59.67	$ 90.41	$ 30.14
Rating Area 4	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 5	$ 29.08	$ 58.29	$ 88.32	$ 29.44
Rating Area 6	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 7	$ 31.31	$ 62.76	$ 95.10	$ 31.70
Rating Area 8	$ 30.19	$ 60.51	$ 91.69	$ 30.56
Rating Area 9	$ 27.00	$ 54.12	$ 82.01	$ 27.34
Rating Area 10	$ 31.37	$ 62.87	$ 95.27	$ 31.76
Rating Area 11	$ 30.31	$ 60.76	$ 92.08	$ 30.69

EHB High 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.12	$ 64.39	$ 97.57	$ 32.52
Rating Area 2	$ 30.17	$ 60.47	$ 91.64	$ 30.55
Rating Area 3	$ 30.01	$ 60.16	$ 91.16	$ 30.39
Rating Area 4	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 5	$ 29.32	$ 58.77	$ 89.05	$ 29.68
Rating Area 6	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 7	$ 31.57	$ 63.28	$ 95.88	$ 31.96
Rating Area 8	$ 30.43	$ 61.01	$ 92.45	$ 30.82
Rating Area 9	$ 27.22	$ 54.57	$ 82.68	$ 27.56
Rating Area 10	$ 31.63	$ 63.39	$ 96.06	$ 32.02
Rating Area 11	$ 30.56	$ 61.27	$ 92.84	$ 30.95

EHB High 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.39	$ 64.92	$ 98.38	$ 32.79
Rating Area 2	$ 30.42	$ 60.97	$ 92.39	$ 30.80
Rating Area 3	$ 30.26	$ 60.66	$ 91.92	$ 30.64
Rating Area 4	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 5	$ 29.56	$ 59.26	$ 89.79	$ 29.93
Rating Area 6	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 7	$ 31.83	$ 63.80	$ 96.68	$ 32.23
Rating Area 8	$ 30.69	$ 61.51	$ 93.21	$ 31.07
Rating Area 9	$ 27.45	$ 55.02	$ 83.37	$ 27.79
Rating Area 10	$ 31.89	$ 63.92	$ 96.86	$ 32.29
Rating Area 11	$ 30.82	$ 61.77	$ 93.61	$ 31.20

Wrap Adult Low 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.49	$ 50.98	$ 52.09	$ 78.69	$ 105.29	$ 77.58	$ 104.18	$ 130.78
2	$ 23.75	$ 47.50	$ 48.53	$ 73.31	$ 98.09	$ 72.28	$ 97.06	$ 121.84
3	$ 23.56	$ 47.13	$ 48.15	$ 72.74	$ 97.33	$ 71.72	$ 96.31	$ 120.90
4	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
5	$ 22.56	$ 45.12	$ 46.10	$ 69.65	$ 93.19	$ 68.66	$ 92.21	$ 115.75
6	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
7	$ 25.37	$ 50.73	$ 51.84	$ 78.31	$ 104.78	$ 77.20	$ 103.67	$ 130.14
8	$ 24.02	$ 48.04	$ 49.09	$ 74.15	$ 99.22	$ 73.11	$ 98.17	$ 123.24
9	$ 20.84	$ 41.67	$ 42.58	$ 64.32	$ 86.06	$ 63.41	$ 85.16	$ 106.90
10	$ 24.84	$ 49.67	$ 50.75	$ 76.67	$ 102.58	$ 75.59	$ 101.50	$ 127.42
11	$ 23.79	$ 47.58	$ 48.62	$ 73.45	$ 98.27	$ 72.41	$ 97.24	$ 122.07

Wrap Adult Low 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.69	$ 51.38	$ 52.48	$ 79.27	$ 106.06	$ 78.17	$ 104.96	$ 131.75
2	$ 23.94	$ 47.87	$ 48.89	$ 73.85	$ 98.81	$ 72.83	$ 97.79	$ 122.75
3	$ 23.75	$ 47.50	$ 48.52	$ 73.28	$ 98.05	$ 72.27	$ 97.03	$ 121.80
4	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
5	$ 22.74	$ 45.48	$ 46.45	$ 70.16	$ 93.87	$ 69.19	$ 92.90	$ 116.61
6	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
7	$ 25.57	$ 51.14	$ 52.23	$ 78.89	$ 105.55	$ 77.80	$ 104.46	$ 131.12
8	$ 24.21	$ 48.42	$ 49.46	$ 74.70	$ 99.95	$ 73.67	$ 98.91	$ 124.16
9	$ 21.00	$ 42.00	$ 42.90	$ 64.80	$ 86.69	$ 63.90	$ 85.80	$ 107.69
10	$ 25.03	$ 50.06	$ 51.13	$ 77.24	$ 103.34	$ 76.17	$ 102.27	$ 128.37
11	$ 23.98	$ 47.96	$ 48.99	$ 73.99	$ 99.00	$ 72.97	$ 97.97	$ 122.98

Wrap Adult Low 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.90	$ 51.79	$ 52.88	$ 79.86	$ 106.84	$ 78.77	$ 105.75	$ 132.74
2	$ 24.13	$ 48.25	$ 49.26	$ 74.40	$ 99.54	$ 73.39	$ 98.53	$ 123.66
3	$ 23.94	$ 47.88	$ 48.88	$ 73.82	$ 98.77	$ 72.82	$ 97.76	$ 122.70
4	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
5	$ 22.92	$ 45.84	$ 46.80	$ 70.68	$ 94.56	$ 69.72	$ 93.60	$ 117.48
6	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
7	$ 25.77	$ 51.54	$ 52.62	$ 79.47	$ 106.32	$ 78.39	$ 105.24	$ 132.09
8	$ 24.40	$ 48.81	$ 49.83	$ 75.25	$ 100.68	$ 74.23	$ 99.66	$ 125.08
9	$ 21.17	$ 42.33	$ 43.22	$ 65.28	$ 87.33	$ 64.39	$ 86.44	$ 108.50
10	$ 25.23	$ 50.46	$ 51.52	$ 77.81	$ 104.10	$ 76.75	$ 103.04	$ 129.33
11	$ 24.17	$ 48.34	$ 49.35	$ 74.54	$ 99.72	$ 73.53	$ 98.71	$ 123.89

Wrap Adult Low 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 26.10	$ 52.20	$ 53.27	$ 80.45	$ 107.62	$ 79.38	$ 106.55	$ 133.72
2	$ 24.32	$ 48.64	$ 49.63	$ 74.95	$ 100.27	$ 73.95	$ 99.27	$ 124.59
3	$ 24.13	$ 48.26	$ 49.25	$ 74.37	$ 99.49	$ 73.38	$ 98.50	$ 123.62
4	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
5	$ 23.10	$ 46.20	$ 47.15	$ 71.21	$ 95.26	$ 70.26	$ 94.31	$ 118.36
6	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
7	$ 25.98	$ 51.95	$ 53.02	$ 80.06	$ 107.10	$ 78.99	$ 106.03	$ 133.08
8	$ 24.60	$ 49.19	$ 50.20	$ 75.81	$ 101.42	$ 74.80	$ 100.41	$ 126.01
9	$ 21.34	$ 42.67	$ 43.55	$ 65.76	$ 87.97	$ 64.88	$ 87.09	$ 109.31
10	$ 25.43	$ 50.86	$ 51.91	$ 78.38	$ 104.86	$ 77.34	$ 103.81	$ 130.29
11	$ 24.36	$ 48.73	$ 49.73	$ 75.09	$ 100.45	$ 74.09	$ 99.45	$ 124.82

Wrap Adult High 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.08	$ 74.15	$ 72.79	$ 108.51	$ 144.23	$ 109.87	$ 145.59	$ 181.30
2	$ 33.98	$ 67.97	$ 66.72	$ 99.46	$ 132.19	$ 100.70	$ 133.44	$ 166.17
3	$ 33.96	$ 67.91	$ 66.67	$ 99.38	$ 132.08	$ 100.62	$ 133.33	$ 166.04
4	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
5	$ 33.68	$ 67.35	$ 66.12	$ 98.56	$ 131.00	$ 99.79	$ 132.24	$ 164.68
6	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
7	$ 35.74	$ 71.47	$ 70.16	$ 104.59	$ 139.01	$ 105.90	$ 140.32	$ 174.75
8	$ 34.62	$ 69.23	$ 67.96	$ 101.31	$ 134.66	$ 102.58	$ 135.93	$ 169.28
9	$ 30.51	$ 61.01	$ 59.89	$ 89.28	$ 118.67	$ 90.40	$ 119.79	$ 149.18
10	$ 36.61	$ 73.22	$ 71.88	$ 107.15	$ 142.42	$ 108.49	$ 143.76	$ 179.03
11	$ 35.26	$ 70.52	$ 69.23	$ 103.20	$ 137.17	$ 104.49	$ 138.46	$ 172.43

Wrap Adult High 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.38	$ 74.76	$ 73.37	$ 109.35	$ 145.34	$ 110.75	$ 146.73	$ 182.72
2	$ 34.26	$ 68.52	$ 67.25	$ 100.23	$ 133.21	$ 101.51	$ 134.49	$ 167.47
3	$ 34.23	$ 68.47	$ 67.19	$ 100.15	$ 133.10	$ 101.42	$ 134.38	$ 167.34
4	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
5	$ 33.95	$ 67.91	$ 66.64	$ 99.33	$ 132.01	$ 100.59	$ 133.28	$ 165.96
6	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
7	$ 36.03	$ 72.06	$ 70.71	$ 105.40	$ 140.08	$ 106.74	$ 141.43	$ 176.11
8	$ 34.90	$ 69.80	$ 68.50	$ 102.10	$ 135.70	$ 103.40	$ 137.00	$ 170.60
9	$ 30.76	$ 61.51	$ 60.37	$ 89.98	$ 119.59	$ 91.12	$ 120.73	$ 150.34
10	$ 36.91	$ 73.82	$ 72.45	$ 107.98	$ 143.52	$ 109.36	$ 144.89	$ 180.43
11	$ 35.55	$ 71.10	$ 69.78	$ 104.00	$ 138.22	$ 105.33	$ 139.55	$ 173.77

Wrap Adult High 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.69	$ 75.37	$ 73.95	$ 110.20	$ 146.46	$ 111.63	$ 147.89	$ 184.15
2	$ 34.54	$ 69.08	$ 67.78	$ 101.01	$ 134.24	$ 102.32	$ 135.55	$ 168.78
3	$ 34.51	$ 69.03	$ 67.72	$ 100.93	$ 134.13	$ 102.24	$ 135.44	$ 168.65
4	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
5	$ 34.23	$ 68.46	$ 67.16	$ 100.10	$ 133.03	$ 101.40	$ 134.33	$ 167.26
6	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
7	$ 36.32	$ 72.65	$ 71.27	$ 106.22	$ 141.16	$ 107.60	$ 142.54	$ 177.49
8	$ 35.19	$ 70.37	$ 69.04	$ 102.89	$ 136.75	$ 104.23	$ 138.08	$ 171.93
9	$ 31.01	$ 62.02	$ 60.84	$ 90.68	$ 120.51	$ 91.85	$ 121.68	$ 151.52
10	$ 37.21	$ 74.43	$ 73.02	$ 108.82	$ 144.62	$ 110.23	$ 146.03	$ 181.84
11	$ 35.84	$ 71.68	$ 70.33	$ 104.81	$ 139.29	$ 106.17	$ 140.65	$ 175.13

Wrap Adult High 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 38.00	$ 75.99	$ 74.53	$ 111.06	$ 147.59	$ 112.52	$ 149.06	$ 185.59
2	$ 34.83	$ 69.65	$ 68.31	$ 101.79	$ 135.27	$ 103.13	$ 136.62	$ 170.10
3	$ 34.80	$ 69.59	$ 68.25	$ 101.71	$ 135.17	$ 103.05	$ 136.51	$ 169.96
4	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
5	$ 34.51	$ 69.02	$ 67.69	$ 100.88	$ 134.06	$ 102.21	$ 135.39	$ 168.57
6	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
7	$ 36.62	$ 73.24	$ 71.83	$ 107.04	$ 142.25	$ 108.46	$ 143.67	$ 178.88
8	$ 35.48	$ 70.95	$ 69.58	$ 103.69	$ 137.80	$ 105.06	$ 139.17	$ 173.28
9	$ 31.26	$ 62.53	$ 61.32	$ 91.38	$ 121.44	$ 92.59	$ 122.64	$ 152.70
10	$ 37.52	$ 75.04	$ 73.59	$ 109.67	$ 145.74	$ 111.11	$ 147.19	$ 183.26
11	$ 36.14	$ 72.27	$ 70.88	$ 105.62	$ 140.36	$ 107.02	$ 141.76	$ 176.50

The pediatric only plans satisfy the Actuarial Value requirements. The Low Plan has an AV equal to 70% + or - 2% and the High Plan has an AV equal to 85% + or – 2%.

P. RATING MANUALS: A rating manual is submitted with this new product rate filing. The rating manual is a word document named CO Dental Rate Filing 2013.

ACTUARIAL CERTIFICATION

I certify that, to the best of my knowledge and judgment, the premium rates are neither inadequate nor excessive nor unfairly discriminatory, the premium rates are appropriate for the classes of risks for which they have been computed

I certify that, to the best of my knowledge and judgment, the actuarial value requirements have been satisfied for both the Pediatric only Low and High Plans at levels equal to 70% + or – 2% and 85% + or – 2%, respectively.

I certify that, to the best of my knowledge and judgment, the annual limitations on cost sharing are reasonable.

The entire rate filling is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8.

Dianne Derrick, FSA MAAA

July 1, 2013

COLORADO ACTUARIAL MEMORANDUM JUNE 2013

A. Summary

1. **Reason(s) for the Rate Filing :**

   This Rate Filing is for a new group Dental product to be sold on the SHOP Exchange provided under form GP-HIX-CO-2014. This product offers four different plans, EHB Low Plan, EHB High Plan, Family Plan Low and Family Plan High.

2. **Requested Rate Action:** This is a new product so we are not proposing a requested rate action. The derivation of the rates that we propose are included in this document as well as in the CO Dental Rate Filing Document.

3. **Marketing Method(s):** The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

4. **Premium Classification:** Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard distribution. Both employees and dependents are eligible without a waiting period. Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only	1 Child
	2 Children
	3 or more Children
(ii) Family Structure 1	1 Adult
	1 Adult & 1 Child
	1 Adullt & 2 Children
	1 Adult & 3 or more Children
(iii) Family Structure 2	2 Adults
	2 Adults & 1 Child
	2 Adullts & 2 Children
	2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

5. **Product Descriptions:** This product covers Essential Health Benefits for children under the age of 19 which are covered in the Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

6. **Age Basis: P**remiums will be charged based on attained age.

7. **Renewability Provision:** All health benefit plans are guaranteed renewable.

B. ASSUMPTION, ACQUISITION OR MERGER: This new product described in this rate filing is not part of an assumption, acquisition or merger of policies from/with another company.

C. RATING PERIOD:

Rates are guaranteed for a 12 month period. Rates are calculated for calendar year 2014.

D. EFFECT OF LAW CHANGES:

Under the ACA, the Pediatric EHB coverage has three plan features that are not offered currently :

1. Unlimited Maximum on in Network Benefits
2. Out of Pocket Maximum. The out of pocket maximum is equal to $700 for one child with a maximum of $1,400 out of pocket maximum for two or more children and is applicable to in network benefits only.
3. Medically necessary Ortho in network benefit

These 3 plan features increase premiums by approximately 3%.

E. RATE HISTORY:

Please note that rate history is not available as this is an entirely new product.

F. COORDINATION OF BENEFITS: This rate filing reflects actual loss experience net of any savings associated with coordination of benefits and/or subrogation.

G. RELATION OF BENEFITS TO PREMIUM:

Description	Percent
Commissions	6%
General expenses *	13.1%
Premium taxes	2%
Profit/Contingencies	2%
Investment Income	0%
PPACA Fees	2.1%
Exchange Fees	3.5%
Other	
Total Retention	28.7%

Targeted Loss Ratio: 71.3%

*Please see section O Other Factors. Please note that expenses above were converted to a percentage.

Please note that this product offers four plans. The target loss ratio varies among these plans and is between 64% and 72%.

H. PROVISION FOR PROFIT AND CONTINGENCIES: Manual rates contain a 2% margin applied to claims to account for contingency and risk considerations for small group policies sold in the SHOP Exchange. The 2% margin is the profit margin.

I. Determination of Proposed Rates

The manual rating algorithm that is described below specifically discusses the development of premium rates of Group policies sold on the SHOP exchange.

Overview

This rate filing reflects our latest experience and applies to Preferred Provider Organization ("PPO") dental plans offered to MetLife's policyholders that are administered on our underwriting platform. This includes employer-sponsored and voluntary dental plans.

Note that MetLife refers to its "PPO" plans as Preferred Dentist Program ("PDP") plans.

The insurance covers dental services incurred during any benefit period that meet the criteria for coverage described in the policyholder's benefit plan description. These covered services are reimbursed at the applicable coinsurance level or copay level provided they exceed the deductible. Where applicable an out of pocket maximum is

included.

The tables that we refer to in the description of the rating algorithm below are included in the Excel file that accompanies this rate filing as well as in the word document CO Dental Rate Filing 2013.

Rating Algorithm

The Section below outlines steps 1 – 14 to develop the indemnity claim costs. Steps 15 – 20 show the development of the PDP claim costs from the indemnity claim costs. In steps 21 – 30 claim costs are converted into gross premium rates.

The provisions of a particular employer's plan may call for variations in approved benefit designs not explicitly outlined. Appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different from those shown in this section.

Development of Indemnity Claim Costs

Steps 1 through 14 calculate the indemnity claim costs. Note that for a PDP plan, indemnity claim costs must be developed separately for the in and out-of-network plans.

Step 1: Average Charges

The average Class A, B, C, and Orthodontia charges, for an employee, spouse, and child, are shown in Table 1. These Average Charges are appropriate for our standard dental plan, as outlined in Section II, and are prior to any cutback for cost sharing. To the extent that the plan offering varies from our standard, adjustments to the Average Charges are necessary. These adjustments are made in later steps.

Step 2: Additive Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 2 is equal to the sum of Steps 2a through 2.22.

The additive adjustments in these steps are to account for non-standard plan design provisions.

Step 2a: Allocation of Services

These adjustments are currently $0.00 due to all adjustments for allocation of services being applied at the individual service level (Steps 2b – 2.21).

The standard allocation of services for each product is as follows:

Product	Standard Provision	Allowable Variations
Employer-sponsored	Comprehensive	Primary
Voluntary	Primary	Comprehensive
Copay	Primary	Comprehensive

MetLife's primary allocation of services shifts certain services typically classified as Class A into Class B, and certain services typically classified as Class B into Class C. The table below shows the differences between MetLife's standard offering of primary and comprehensive allocation of services.

Allocation of Services	Class A	Class B	Class C

Comprehensive	Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs	
Primary		Lab and Other Tests Other X-Rays	Denture Adjustments Oral Surgery: Simple Extractions Oral Surgery: Surgical Extractions Oral Surgery: Other Periodontal Surgery Periodontics - NonSurgical Recementations Repairs

Step 2b: Bitewing X-Rays

The *Average Charges* assume that bitewing x-rays are covered as follows:

- Class A
- For adults, one time per 12 months
- For children, one time per 6 months, no Age Limit

Table 2b shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2c: Duplicate Coverage

The *Average Charges* assume the following:

- There are no claim cost savings because of duplicate medical coverage
- If duplicate coverage exists, adjustment is applied to the same class as Step 2w ii:

Surgical Extractions.

Table 2c shows the adjustments to *Average Charges* if some surgical extractions are covered under a medical plan and not under the dental plan.

Step 2d: Existing Dentures

The *Average Charges* assume the following:

- The contract does not cover existing dentures that are replaced within five years of a previous replacement
- If existing dentures are covered, adjustment is applied to the same class as Step 2.8: Dentures – Complete/Partial/Overdenture.

Table 2d shows the adjustments to the *Average Charges* when existing dentures are covered.

Step 2e: Fluoride Treatment

The *Average Charges* assume that fluoride treatments will be covered as follows:

- Class A
- One time per 12 months, up to age 14

Table 2e shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2f: Full Mouth X-Rays

The *Average Charges* assume that full mouth x-rays will be covered as follows:

- Class A
- One time per 60 months

Table 2f shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g: Implant Services

The *Average Charges* assume that implants are covered as follows:

- Class C
- Implant Services benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2g i: Implant Services - Repairs

The *Average Charges* assume that implant repairs are covered as follows:

- Class C
- Implant Services - Repairs benefits count towards the Type A, B, C Annual Maximum.
- One per tooth in 60 months

Table 2g i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2h: Missing Teeth

The *Average Charges* assume that the contract does not cover replacement of teeth, which are missing prior to the effective date of coverage.

Table 2h shows the additive adjustments to the Class C *Average Charges* when missing teeth are covered.

Step 2i i: Examinations

The *Average Charges* assume that periodic oral exams will be covered as follows:

- Class A
- One treatment per six months

Table 2i i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2i ii: Examinations – Problem Focused

The *Average Charges* assume that examinations – problem focused will be covered as follows:

- Class A
- One treatment per six months, combined with examinations

Table 2i ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2j: Prophylaxes

The *Average Charges* assume that prophylaxes will be covered as follows:

- Class A
- One treatment per six months

Table 2j shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2k: Sealants

The *Average Charges* assume that sealants will be covered as follows:

- Class A
- Children Only, up to age 14
- One Treatment per Molar in 60 Months

Table 2k shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2l: TMJ

The *Average Charges* assume that TMJ is not covered.

If TMJ is to be covered, the adjustments to the Class C *Average Charges* will vary based on whether the TMJ benefits count toward the Type A, B, C Annual Maximum or a TMJ Lifetime Maximum

Table 2l shows the adjustments to the Class C *Average Charges* for the TMJ coverage options.

Step 2m: Periodontal Maintenance

The *Average Charges* assume that periodontal maintenance will be covered as follows:

- Class B
- Up to 4 times per year, combined with cleanings

Table 2m shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2n: Fixed Bridges

The *Average Charges* assume that fixed bridges are covered as follows:

- Class C
- Once every 10 years

Table 2n shows the Employee and Spouse adjustments to the *Average Charges* for the alternate provisions.

Step 2o i: Amalgam Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2o ii: Resin Composite Fillings

The *Average Charges* assume that filling replacements are covered as follows:

- Class B
- One in 24 months

Table 2o ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p i: Periapical X-rays

The *Average Charges* assume that periapical x-rays are covered as follows:

- Class A
- No limit

Table 2p i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p ii: Other X-rays

The *Average Charges* assume that other x-rays are covered as follows:

- Class B
- No limit

Table 2p ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2p iii: Cone Beam Imaging

The *Average Charges* assume that cone beam imaging x-rays are covered as follows:

- Class C
- No limit

Table 2p iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2q: Labs and Tests

The *Average Charges* assume that labs and tests are covered as follows:

- Class A
- No Limit

Table 2q shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2r: Space Maintainers

The *Average Charges* assume that other space maintainers are covered as follows:

- Class A
- No Limit, up to age 19

Table 2r shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2s: Emergency Palliative Treatment

The *Average Charges* assume that other emergency palliative treatment are covered as follows:

- Class B
- No Limit

Table 2s shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2t: Prefabricated Stainless Steel Crowns

The *Average Charges* assume that prefabricated stainless steel crowns are covered as follows:

- Class C
- One time in 60 Months

Table 2t shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u i: Pulpotomy

The *Average Charges* assume that pulpotomy are covered as follows:

- Class B

Table 2u i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2u ii: Endodontics – Root Canal

The *Average Charges* assume that endodontics – root canal are covered as follows:

- Class B
- One Time in 24 Months

Table 2u ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v i: Periodontal Surgery

The *Average Charges* assume that periodontal surgery is covered as follows:

- Class B
- One per quadrant in any 36 month period

Table 2v i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2v ii: Periodontal Surgery – Soft and Conective Tissue Grafts

The *Average Charges* assume that periodontal surgery – soft and connective tissue grafts is covered as follows:

- Class B

- One per quadrant in any 36 month period

Table 2v ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w i: Oral Surgery - Simple Extractions

The *Average Charges* assume that simple extractions are covered as follows:

- Class B

Table 2w i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w ii: Oral Surgery - Surgical Extractions

The *Average Charges* assume that surgical extractions are covered as follows:

- Class B

Table 2w ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2w iii: Oral Surgery - Other

The *Average Charges* assume that other oral surgery is covered as follows:

- Class B

Table 2w iii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2x: General Anesthesia

The *Average Charges* assume that general anesthesia is covered as follows:

- Class B

Table 2x shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2y: Consultations

The *Average Charges* assume that consultations are covered as follows:

- Class B
- Two per 12 months

Table 2y shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2z: Harmful Habits

The *Average Charges* assume that harmful habits are not covered.

Table 2z shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.1: Occlusal Guards / Bruxism Appliances

The *Average Charges* assume that occlusal guards / bruxism appliances are not covered.

Table 2.1 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.2: Composite Fillings on Molars

The *Average Charges* assume that composite fillings on molars are not covered.

Table 2.2 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.3: Inlays / Onlays / Crowns

The *Average Charges* assume that inlays, onlyays, and crowns are covered as follows:

- Class C
- One replacement per 84 months

Table 2.3 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.4: Crown Build-ups / Core & Post

The *Average Charges* assume that crown build-ups / core and post are covered as follows:

- Class C
- One replacement per 84 months

Table 2.4 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.5: Repairs

The *Average Charges* assume that repairs on Crowns, Dentures or Bridges are covered as follows:

- Class B
- No Limit

Table 2.5 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.6: Re-cementations

The *Average Charges* assume that recementations are covered as follows:

- Class B
- One per 12 months

Table 2.6 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.7: Scaling and Root Planning

The *Average Charges* assume that scaling and root planing are covered as follows:

- Class B
- One per quadrant in any 24 month period

Table 2.7 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.8: Dentures – Complete/Partial/Overdenture

The *Average Charges* assume that dentures are covered as follows:

- Class C
- One per 84 months

Table 2.8 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.9: Immediate Temporary Dentures – Complete/Partial

The *Average Charges* assume that the existing denture is not an immediate temporary denture. If the denture is an immediate temporary denture that cannot be made permanent, the *Average Charges* assume that replacement by a permanent denture is covered as follows:

- Class C
- The placement of the permanent denture occurs within twelve months of the date of initial placement of the immediate temporary denture

Table 2.9 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.10: Denture Adjustments

The *Average Charges* assume that denture adjustments are covered as follows:

- Class C
- One in 12 months

Table 2.10 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.11: Dentures – Rebases/Relines

The *Average Charges* assume that dentures – rebases/relines are covered as follows:

- Class B
- One per 36 months

Table 2.11 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.12: Tissue Conditioning

The *Average Charges* assume that tissue conditioning is covered as follows:

- Class C
- One per 36 months

Table 2.12 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.13: Occlusal Adjustments

The *Average Charges* assume that occlusal adjustments are covered as follows:

- Class B

Table 2.13 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.14: Sedative Fillings

The *Average Charges* assume that sedative fillings are covered as follows:

- Class B

Table 2.14 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.15: Pulp Capping

The *Average Charges* assume that pulp capping are covered as follows:

- Class B

Table 2.15 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 i: Apexification & Re-calcification

The *Average Charges* assume that apexification & re-calcification is covered as follows:

- Class C

Table 2.16 i shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.16 ii: Pulp Therapy

The *Average Charges* assume that pulp therapy is covered as follows:

- Class B

Table 2.16 ii shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.17: Periodontics – Non-Surgical

The *Average Charges* assume that periodontics – non-surgical are covered as follows:

- Class B

Table 2.17 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.18: Maxillofacial Prosthesis

The *Average Charges* assume that maxillofacial prosthesis are not covered.

Table 2.18 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.19: Other Prosthetics

The *Average Charges* assume that other prosthetics are covered as follows:

- Class C

Table 2.19 shows the adjustments to the *Average Charges* for alternate provisions.

Step 2.20: Implant Supported Prosthetic

The *Average Charges* assume that implant supported prosthetic are covered as follows:

- Class C
- One per 60 months

Table 2.20 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.21: General Services

The *Average Charges* assume that general services are covered as follows:

- Class B

Table 2.21 shows the adjustments to the *Average Charges* for the alternate provisions.

Step 2.22: Other Additive Adjustments

This step allows for additive adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm as described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 3: Subtotal

Step 3 is equal to Step 1 plus Step 2.

Step 4: Multiplicative Adjustments To Average Charges For Non-Standard Plan Design Provisions

Step 4 is equal to the product of Steps 4a through 4g.

Step 4a: Accident Coverage

The *Average Charges* assume that dental services, received in a hospital due to accident-trauma, are not covered. Table 4a shows the adjustments to the *Average Charges*, whenever accident coverage is provided.

Step 4b: Coordination of Benefits

The *Average Charges* assume that coordination of benefits are used. Table 4b shows the adjustments to the *Average Charges* if coordination of benefits are not to be used in adjudicating claims.

Step 4c: Eligibility

The *Average Charges* assume that new hires have to wait three months before becoming eligible for dental coverage. Although the algorithm has been set up to handle adjustments for other service requirements, no rating adjustments are currently made. Adjustments for other service requirement eligibility should be handled outside of the rating algorithm.

Please note that the plans on the Exchange assume no waiting period for new hires before becoming eligible for dental coverage.

Step 4d: Ortho Coverage

If orthodontia is covered, the *Average Charges* assume that orthodontia is covered as follows:

- Adults – No coverage
- Children - up to age 19

Table 4d shows the adjustments to the Ortho *Average Charges* for the alternate provisions.

Step 4e: Preauthorization

The *Average Charges* assume that preauthorization of large claims (over $200) is required. Table 4e shows the adjustments to the *Average Charges*, if preauthorization is not required.

Preauthorization is an administrative procedure that requires the dentist to submit a treatment plan to MetLife before treatment can begin.

Step 4f: Waiting Periods

The *Average Charges* assume that there are no waiting periods for any benefits.

Table 4f shows the adjustments to the *Average Charges* for alternate provisions.

Step 4g: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 5: Subtotal

Step 5 is equal to Step 3 times Step 4.

Step 6: Other Multiplicative Adjustments To Average Charges

Step 6 is equal to the product of Steps 6a through 6f.

Step 6a: Anti-Selection

Step 6a is equal to the product of Steps 6a i through 6a vi.

The following group and plan characteristics affect the anti-selection against the plan. Adverse selection is the tendency of employees to weigh their expected benefit costs versus the certain out-of-pocket premium when deciding whether or not to participate in a dental plan.

Step 6a i: Group Size

An adjustment is applied based on the number of eligible employee lives. These adjustment factors are shown in Table 6a i.

The group size adjustment reflects the increased adverse selection and greater risk involved with insuring dental services on small groups.

Step 6a ii: Multiple Options

The *Average Charges* assume the employees have only one dental plan option choice. The multiplicative adjustments, for situations where employees have a choice between multiple dental plans, are shown in Table 6a ii. The adjustment factors vary based on the number of options available.

Step 6a iii: Participation

The *Average Charges* assume 100% of the eligible employees and their dependents participate in the dental plan.

If the Employer Contribution equals 100% then the adjustment factor is 0.98, otherwise, the multiplicative adjustments for less than 100% participation are shown in Table 6a iii(a). The adjustment factors vary based on the following:

- Total employee participation percentage

Total participation is equal to the employee participation in all MetLife plans plus the participation in the DHMO if applicable.

Employees generally have the opportunity to decline to participate in a plan if they are required to contribute to their own or their dependents' premium. Employees, who choose to enroll under such circumstances, have a tendency to incur higher claim costs than employees who do not contribute to their premium. This natural selection of poorer risks through enrollment is known as adverse selection. Employees, who have reason to believe that they, or their dependents, will require significant dental services in the near future, will

be more likely to enroll.

When rating transferred business plans, the underwriter must know the current employee participation level. When rating virgin dental plans, a participation level is assumed, based on the following:

- employer contribution percentage
- whether or not Voluntary Benefits (VB) support is used during enrollment
- whether or not the dental plan is structured as a Section 125 plan

Table 6a iii(b) shows the assumed employee participation level, for virgin plans. The lower the employer contribution percentage, as a percentage of premium, the greater the adverse selection. This is because the larger employee contribution leads to lower participation, as more employees, who weigh their anticipated dental costs versus the required contributions, opt out. For any given employer contribution level, participation is assumed to be higher if VB support is used or if the dental plan is structured as a Section 125 plan. We believe that participation will be higher with a Section 125 plan because the effective premium cost to the employee is reduced because the employee pays premium with pre-tax dollars.

Step 6a iv: Preannouncement

The *Average Charges* assume that for virgin groups (first year of dental coverage) there will be a preannouncement period of between one and three months. The multiplicative adjustments, for other preannouncement periods, are shown in Table 6a iv. This adjustment is only applied to virgin plans. For plans in the 2nd or later year of coverage, the adjustment factor defaults to 1.0.

A longer preannouncement period leads to increased charges on virgin dental plans because of the increased pent-up demand caused by patients waiting for the dental plan to become effective.

Step 6a v: Open Enrollment

The *Average Charges* assumes a One Time or No Open Enrollment. The multiplicative

adjustments, for Annual Enrollment, are shown in Table 6a v. This adjustment is based on the employee and employer contribution.

Step 6a vi: Benefit Consecutive Period

The *Average Charges* assumes benefits are paid on a liberal definition of consecutive months. The multiplicative adjustments, for Annual Enrollment, are shown in Table 6a vi.

Step 6b: Utilization

Step 6b is equal to the product of Steps 6b i through 6b viii.

The following group and plan characteristics affect the utilization patterns of dental services which are assumed in the *Average Charges*.

Step 6b i: Age

The employee and spouse *Average Charges* assume an employee age distribution, consistent with that of typical groups that purchase dental benefits. A factor of 1.0 applies to Employee and Spouse.

The Child *Average Charges* assume that children will be covered up to age 19, or if students, age 23. Table 6b i(child) shows the child age Class A, B and C adjustment factors for other child age definitions. The child age Ortho adjustment factor for child dependent age definition of 'Up to dependent age limit' is calculated as: 1 + 0.6 x (Class A/B/C adjustment factors – 1).

Step 6b ii: Area Utilization

Utilization of dental services varies widely with area. The Area Utilization factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a Zip Code or a state level).

The Out-of-Network Area Utilization factor (excluding Ortho) is adjusted by a factor of 0.90 when the plan type is of the Maximum Allowable Charge ("MAC") type.

Step 6b iii: Deductible Utilization

Table 6b iii shows the deductible utilization adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible utilization adjustments vary based on the following:

- Amount of the individual deductible
- Scope of the deductible (i.e., applies to A,B&C, B&C Only, or C Only)

The utilization of dental services is partly controlled with the use of deductibles. The higher the deductible, the larger the disincentive to use the plan and thus the lower the deductible utilization adjustment will be.

Step 6b iv: Employer Contribution

The *Average Charges* assume that the employer pays 100% of the dental premium. The adjustment factors, based on the employer's contribution to the employee's dental premium, are shown in Table 6b iv.

This adjustment captures the additional utilization experienced when an insured is required to pay some or all of the premium.

Step 6b v: Gender

The *Average Charges* assume that the distribution of male and female employees and spouses is consistent with that of typical employer groups receiving dental benefits. Table 6b v shows the multiplicative adjustments for the employee and spouse *Average Charges* based on the percentage of male employees. There is no adjustment to the Child *Average Charge*.

Step 6b vi: Immature Business

The *Average Charges* assume that the group has had a PPO or Indemnity dental plan for at least two years. Therefore, the immature business load applies to groups that transfer to a MetLife dental plan from a DHMO dental plan. The adjustment factors, based on year of coverage for the non-DHMO dental plan, are shown in Table 6b vi.

An adjustment is needed for groups with less than two years of experience. This adjustment is due to the well-documented claims pattern of new "virgin" groups. Due to pent-up demand for dental services, new "virgin" groups exhibit poorer claims experience.

Step 6b vii: Industry

Utilization of dental services varies widely among industries. The industry adjustment factors are shown in Table 6b vii.

Step 6b viii: Plan Design Utilization

Utilization of dental services vary based on the plan design, the coinsurance levels and maximum amounts. The *Average Charges* assume the utilization pattern of a plan with coinsurance levels of 100% on Class A, 80% on Class B, 50% on Class C, and 50% on Orthodontia, $1,500 non-orthodontic annual maximum and $1,500 orthodontia lifetime maximum.

The multiplicative adjustments to the Class A, B, and C *Average Charges*, for some typical combinations of coinsurance levels and non-orthodontia annual maximums, are shown in Table 6b viii(a). The formulas below can be used to determine the appropriate adjustments for Classes A, B, and C, for any coinsurance combinations. X_1, X_2, and X_3 represent the coinsurance percentages for Classes A, B, and C, respectively, based on a <u>comprehensive</u> allocation of services.

Class A: $[(1.2476 - .2476X_1)^{-1} + (1.3212 - .4015X_2)^{-1} + (1.0918 - .1836X_3)^{-1}] - 2$

Class B: $[(1.0425 - .0425X_1)^{-1} + (1.3004 - .3755X_2)^{-1} + (1.1890 - .3780X_3)^{-1}] - 2$

Class C:

$500 Max = $[(0.7588 - 0.0102X_1)^{-1} + (0.9046 - 0.0527X_2)^{-1} + (3.3233 - 1.3030X_3)^{-1}] - 2$

$1,000 Max = $[(0.7551 - 0.0085X_1)^{-1} + (0.9029 - 0.0547X_2)^{-1} + (3.1476 - 1.6602X_3)^{-1}] - 2$

$1,500 Max = $[(0.7485 - 0.0112X_1)^{-1} + (0.9163 - 0.0546X_2)^{-1} + (3.0184 - 2.0213X_3)^{-1}] - 2$

$3,000 Max = $[(0.7813 - 0.0102X_1)^{-1} + (0.8709 - 0.0499X_2)^{-1} + (2.8994 - 2.1614X_3)^{-1}] - 2$

$5,000 Max = $[(0.7530 - 0.0108X_1)^{-1} + (0.9077 - 0.0526X_2)^{-1} + (2.8370 - 2.2411X_3)^{-1}] - 2$

When the plan allocates services according to MetLife's primary allocation of services, the effective coinsurance levels of the plan, based on a comprehensive allocation of services, needs to be calculated. The effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the Class A, B, and C coinsurance levels. The appropriate weights are shown in Table 6b viii(b).

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). See Step 12ai for more details.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area. See Step 12ai for more details.

The multiplicative adjustments to the Orthodontia *Average Charges* are shown in Table 6b viii(c).

Step 6c: Area Charge

Dental charges vary widely with area. The Area Charge factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area (either at a zip code level or a state level).

Step 6d: Trend Adjustment

A trend adjustment is made to reflect the anticipated charges as of the midpoint of the prospective policy period.

Look up the historical trend in Table 6d(a) for each year from the effective year of the *Average Charges* through the midpoint of the prospective policy period, for the applicable plan (i.e., R&C or Schedule). Separate historical trends are available for in-network and out-of-network benefits. The effective date of the *Average Charges* is displayed in the heading of Table 1.

Also look up the relative trend factor from Table 6d(b). The relative trend factors vary by:

- annual maximum
- area charge from Step 6c
- individual deductible
- scope of the deductible

The relative trend factor defaults to 1.0 for schedule plans.

Calculate the annual trend for each year by multiplying the historical trend by the relative trend.

Determine for each calendar year, the trending period. This is determined by the following formula:

[# of days between the later of (January 1st of the particular calendar year and the effective date of the *Average Charges*) and the earlier of (the midpoint of the policy period and December 31st of the particular calendar year)] / 365

The Trend Adjustment Factor is equal to the product of (1+annual trend) ^ trending period for each calendar year from the effective year of the *Average Charges* through the midpoint of the prospective policy period.

This step accounts for the trend in charges as well as the dampening effect of maximums. Since the deductible step (Step 10a) is additive and occurs after the trend adjustment, the leveraging effect on deductibles is accounted for in Step 10a by multiplying the deductible value by the trend adjustment in Step 6d.

Step 6e: Rate Guarantee

The *Average Charges* assumes a 12 Month rate guarantee. The multiplicative adjustments, for alternate rate guarantee months, are shown in Table 6e.

Step 6f: Rate Cap

The *Average Charges* assume no renewal rate cap guarantee. The multiplicative adjustments, for alternate rate cap guarantees , are shown in Table 6f.

Step 7: Final Adjusted Charges

Step 7 is equal to Step 5 times Step 6.

Step 8: Multiplicative Adjustments To Convert Charges Into Benefits

Step 8 is equal to the product of Steps 8a through 8b.

Step 8a: Claim Review (MCR)

The *Average Charges* assume that our claim review process is used. If claim review is not to be used in adjudicating claims, an adjustment factor is applied. These adjustment factors are shown in Table 8a.

MetLife Claim Review (MCR) must be used on all insured dental plans. ASC customers have the option to shut off claim review.

Step 8b: Reasonable & Customary (R&C) Percentile

Table 8b contains the multiplicative adjustments for cutbacks due to a reasonable and customary level of dentists' charges. MetLife's standard R&C provision is to cutback to the 90th percentile of the dentists' charges. MetLife also offers options to remove the Usual component of R&C and or to add a threshold to the R&C charge. The adjustments are applied to the Out-Of-Network Class A, B, and C *Average Charges* only.

Step 9: Subtotal

Step 9 is equal to Step 7 times Step 8.

Step 10: Additive Adjustments To Convert Charges Into Benefits

Step 10 is equal to the sum of Steps 10a through 10c.

Step 10a: Annual Deductible

Table 10a shows the deductible adjustments for an adult and child. The adult adjustments are used in developing both the employee and spouse claim cost. The deductible adjustments vary based on the following:

- Amount of the individual deductible
- Amount of the family deductible
- Family deductible type
    - Type I (aggregate): In order to meet a family deductible of two times the individual deductible, the sum of the deductibles met by any members of the

family would have to equal two times the individual deductible.
    - Type II (individual): In order to meet a family deductible of two times the individual deductible, two members of the family would have to completely satisfy the individual deductible.
- Scope of the deductible (i.e., applies to A,B&C, B&C, or C). For A,B&C (A first) use factors for A,B&C and for B&C (B first) use factors for B&C.

The deductible adjustments from Step 10a are multiplied by the trend adjustment from Step 6d in order to appropriately account for the leveraging effect that deductibles have on trend.

Step 10b: Deductible Carryover

If the plan has a fourth-quarter deductible carryover, an adjustment is made, in this step, to the annual deductible credit taken in Step 10a. The adjustment is equal to a percentage of the deductible credit taken in Step 10a. The adjustment factors are shown in Table 10b.

Step 10c: Co-payments (Savings Plus Only)

Currently, iMPAQS-Man does not include a Co-pay product and the adjustment to the *Average Charges* is 1.00.

Step 11: Subtotal

Step 11 is equal to Step 9 minus Step 10.

Step 12: Multiplicative Adjustments To Convert Charges Into Benefits

Step 12 is equal to the product of Steps 12a through 12f.

Step 12a: Coinsurance Adjustment

Step 12a is equal to the product of Steps 12a i and 12a ii.

Step 12a i: Coinsurance Levels

For claim costs based on reasonable and customary ("R&C") reimbursement, the coinsurance levels are equal to the coinsurance levels that are applied to the plan. For example, for a 100/80/50/50 plan, the coinsurance levels adjustments are 1.0, 0.8, 0.5, and 0.5 for Classes A, B, C, and Orthodontia, respectively.

For scheduled plans, the appropriate coinsurance levels are determined for Classes A, B, C, and Orthodontia, by taking a weighted average of the effective coinsurance levels for each procedure (including those procedures that are not included in the schedule). The effective coinsurance levels are determined, for each procedure, by dividing the scheduled amount by the adjusted average charge amount for the applicable area. The adjusted average charge amount, for the applicable area, is equal to the average charge amount for the area multiplied by .965; this adjusts the average charge for the R&C cutback. The weights are equal to the percentage of total charges, for the applicable class (i.e., A, B, C, or Orthodontia), that each procedure represents; the total charges for the classes are determined based on MetLife's comprehensive allocation of services. The average charges must be reflective of the average charges at the midpoint of the schedule; adjustments may have to be made to the average charges using our trend assumption.

For hybrid plans, where some types of services are covered on a reasonable and customary (R&C) basis, and others are covered on a scheduled basis, a combination of the approaches used for R&C and scheduled plans is used.

For Copay plans where the in-network benefit is based on copay schedules by area, the effective coinsurance levels, for each of the Classes (i.e., A, B, and C) are determined by taking a weighted average of the effective coinsurance amounts by area. The appropriate effective coinsurance levels by area are shown in Table 12ai. The effective coinsurance levels are determined, for each procedure, by taking 1 minus the copay amount divided by the adjusted average charge amount for the applicable area.

Step 12a ii: Graded Benefits

The *Average Charges* assume the employees have only one dental plan based on employee

tenure. The multiplicative adjustments, for situations where employees have increasing dental benefits based on years of employment with the employer, are handled in another algorithm and will be described in a future UU.

Step 12b: Annual Maximum Adjustment

Step 12b is equal to the product of Steps 12b i and 12b ii.

Step 12b i: Annual Maximum (Non-Orthodontia)

The non-orthodontia annual maximum adjustments are shown in Table 12b(Adult) for adults and Table 12b(Children) for children.

Step 12b ii: Plan/Calendar Year Annual Maximum

The plan/calendar year annual maximum adjustments are shown in Table 12b(ii).

Step 12c: Lifetime Maximum (Orthodontia)

The orthodontia lifetime maximum adjustments, for an employee, spouse, and child, are shown in Table 12c.

Step 12d: Periodontic Inside Annual Maximum

Currently, the Underwriting Platform does not include a Periodontic Inside Annual Maximum and the adjustment to the *Average Charges* is 1.00.

Step 12e: Other Multiplicative Adjustments

This step allows for other multiplicative adjustments to the employee, spouse, and child Class A, B, C, and Orthodontia *Average Charges*. This would only be used in situations where the

group's plan design included covered services and/or benefit limitations not addressed in the dental manual rating algorithm described in the section. In such cases, the underwriter may be able to determine the appropriate adjustment based on the pricing guidelines outlined in Section IV, or may need to contact Institutional Finance – Pricing and Product Support for guidance.

Step 12f: Late Entrant Provision

Table 12f displays the late entrant adjustment factors for an employee, spouse, or child. Factors are dependent on the late entrant option, employee participation, and employer contribution. The *Average Charges* assume that the late entrant options is *1st Enrollment after 12 months* with 100% employee participation and 100% employer contribution. The only option in iMPAQS-Man for the Local Market is 0/6F/12/24/24 (the option for PA situs groups is 0/6F/12/12/12)

Step 13: Final Indemnity Benefits (Claim Costs)

Step 13 is equal to Step 11 times Step 12.

Step 14: Final Total Indemnity Benefits (Claim Costs)

Step 14 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 13, for each of employee, spouse, and child, separately.

Please note that the adult claim cost is determined by blending the employee and spouse claim costs using appropriate weights.

Development of PDP Claim Costs

Note that indemnity claim costs must be developed for both the in and out-of-network plans before developing PDP claim costs.

Step 15: Final In and Out-of-Network Indemnity Claim Costs

Step 15 is equal to the Step 13 claim costs.

Step 16: Multiplicative Adjustments to Convert In and Out-of-Network Indemnity Claim Costs Into In and Out-of-Network PDP Claim Costs

Step 16 is equal to the product of Steps 16a through 16d.

Step 16a: Fee Discount

The fee discount factors, for Classes A, B, and C, are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. When rating a PDP plan, the underwriter must have an employee census by area.

The fee discount is always applied to the in-network plan when benefits, for the particular class, are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no fee discount is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the "PDP" plan type is of the Maximum Allowable Charge ("MAC") type. "MAC" plans benefit the out-of-network plan according to the applicable network fees. When the out-of-network plan is not of the "MAC" type, no fee discount is applied to the out-of-network plan (defaults to a factor of 1).

Table 16a shows the Orthodontia fee discount factors. The Orthodontia fee discount factors are always applied to the in-network plan but never applied to the out-of-network plan.

Step 16b: PDP Utilization Adjustment

The adjustment factors are shown in Table 16b.

This reflects our expectation of lower utilization on the in-network plan due to our review of

network dentists' utilization patterns prior to their acceptance into MetLife's PDP network.

Step 16c: PDP Deductible Adjustment

This adjustment is equal to:

{(Step 9 * Step 16a) - Step 10} / {(Step 9 - Step 10) * Step 16a}

The PDP Deductible Adjustment is necessary because the additive cutback adjustment (Step 10) is taken before the fee discount adjustment in Step 16a. An adjustment is necessary because this is inconsistent with the actual claim adjudication process.

Step 16d: PDP Maximum Adjustment

Table 16d shows the PDP Maximum Adjustment factors.

The PDP Maximum Adjustment factors are always applied to the in-network plan. They are applied to the particular class, when benefits are determined based on an "R&C" basis. When the in-network plan is a hybrid, and a particular class has benefits determined based on a schedule, no adjustment is applied for that class (defaults to a factor of 1).

The same rules apply to the out-of-network plan when the PDP plan type is of the "MAC"-type. When the out-of-network plan is not of the "MAC"-type, no PDP Maximum Adjustment is necessary.

This adjustment recognizes that any given annual maximum level is worth less, on a PDP plan, because additional services will be payable, under the annual maximum, due to the lower payment for each unit of service.

Step 17: Final In and Out-of-Network PDP Claim Costs

Step 17 is equal to Step 15 times Step 16.

Step 18: Final Total In and Out-of-Network PDP Claim Costs

Step 18 is equal to the sum of the Class A, B, C, and Orthodontia claim costs from Step 17, for each of employee, spouse, and child, separately.

Step 19: Factors To Blend Final In and Out-of-Network Total PDP Claim Costs

For the in-network plan, Step 19 is equal to Step 19a, which is maximized at a factor of 0.80. For the out-of-network plan, Step 19 is equal to 1 minus the in-network plan value for Step 19.

Step 19a: Network Migration

Step 19a is only used for the in-network plan. Step 19a is equal to:

Step 19a_i plus (1 minus Step 19a_i) times Step 19a_ii.

Step 19a i: Network Penetration

Step 19a i is only used for the in-network plan. The adjustment factors are shown in Table 6c. The appropriate adjustment is determined by taking a weighted average by number of employees in each area. The network penetration represents the percentage of claims that are expected to be provided by an in-network PDP dentist.

Step 19a ii: PDP Plan Design Adjustment

Step 19a ii is only used for the in-network plan. The adjustment factors are shown in Table 19a ii.

This adjustment recognizes that migration of employees to network dentists is expected to be greater when the PDP plan type creates an additional incentive, beyond negotiated fee discounts, to go to a network dentist.

The Value and Value MAC Co-Insurance Differential's are calculated using the following formula's:

Type A/B Plans only

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.475 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.525

All other Plans

(In-Network Class A Co-Insurance – Out-of-Network Class A Co-Insurance) x 0.335 +

(In-Network Class B Co-Insurance – Out-of-Network Class B Co-Insurance) x 0.37

(In-Network Class C Co-Insurance – Out-of-Network Class C Co-Insurance) x 0.295

Step 20: Final Total PDP Claim Costs

For each of employee, spouse, and child, this is equal to the product of the Step 17 claim cost and Step 19 blending factor for Classes A, B, C, and Orthodontia for the in and out-of-network plans.

Please note that the claim cost for an adult is determined by blending the employee and spouse claim costs using appropriate weights.

Converting Claim Costs Into Premium Rates

Once the underwriter has made all adjustments to arrive at either the Final Total Indemnity

Claim Costs (Step 14) in the case of an Indemnity dental plan or Final Total PDP Claim Costs (Step 20) in the case of a PDP dental plan, the underwriter then has to make provision for margin and expenses, and develop monthly tier and composite premium rates.

Step 21: Final Claim Costs

Step 21 is equal to either the Step 14 claim costs, for Indemnity plans, or the Step 20 claim costs, for PDP plans.

Step 22: Margin

Step 22 is equal to 1.02 (this reflects a 2% profit margin) for group policies sold on the SHOP Exchange.

Step 23: Retention

Table 28 shows the retention assumptions based on a Per Member basis for group policies sold on the SHOP Exchange.

Step 24: Composite Monthly Premium

For group policies sold on the SHOP Exchange, Premium is developed as follows :

Step 24 is equal to [Step 21 times Step 22 plus Step 23(Constant) divided by 12 divided by Number of Members plus Variable Expense per Member] divided by [1 minus State Premium Tax Factor minus ACA Tax factor minus Broker Commission minus State Exchange Fee].

Where :

1. State Premium Tax Factor is equal to the Premium Tax % as shown in Table 29.
2. Affordable Care Act (ACA) Tax % is equal to 2.1% in 2014 and 2.8% in 2015 and after.
3. The premium is loaded with 6% Broker Commission.
4. The premium is loaded with 3.5% State Exchange Fee.

J. TREND:

Dental trend factors are based on periodic studies. They have ranged from 5% to 8% over the past few years. Currently, pricing trend assumptions are set at 5.0% for in-network benefits and 7.0% for out-of-network benefits. These factors may be adjusted to reflect the most currently available experience. Insurance trend will vary for maximum and deductible limitations as well as by the charge level area factor. A fixed-dollar maximum and higher average fees both mitigate the effect of fee trend while a fixed-dollar deductible increases it.

K. CREDIBILITY: Please note that this product is manually rated only and case specific experience is not utilized in pricing.

L. DATA REQUIREMENTS:

This rate filing introduces a new product. We are providing nationwide experience for a comparable Dental product.

Nationwide Dental PPO - Groups under 50 lives

Calendar Year	Number of cases	Earned Premium	Incurred Claims	ILR	Number of Claims	Number of groups	Number of covered lives
2010	34,603	327,160,598	222,310,577	68.0%	1,248,941	34,603	586,312
2011	31,780	316,370,797	209,229,291	66.1%	1,108,915	31,780	547,391
2012	33,855	313,847,897	206,445,763	65.8%	1,032,229	33,855	601,778

The number of claims were calculated assuming that the average incurred claim is equal to $200 in 2012, $188.68 in 2011 and $178 in 2010.

M. SIDE-BY-SIDE COMPARISON

Please note that a side by side comparison is not provided because this pertains to a new product rate filing and no history is available.

N. BENEFITS RATIO PROJECTIONS:

Please note that the anticipated loss ratio for this product is as shown below.

Anticipated Loss Ratios	
Minimum	**Maximum**
64%	72%

O. OTHER FACTORS:

Expenses

Expenses are based on the number of members in a group as shown in the table below and do not vary by policy year. The number of members in a group is equal to the number of employees plus their dependents.

Members	Constant	Variable Expense Per Member Per Month
1 to 2.9	$250	$4.15
3 to 20.9	$250	$3.95
21 to 52.4	$700	$3.77
52.5 to 104.9	$700	$3.59
105 to 209.9	$1,000	$3.41
210 to 419.9	$1,400	$3.25
420 to 1049.9	$1,400	$3.10
1,050 to 1,109.9	$1,790	$2.95
1,110 to 1,329.9	$2,055	$2.61
1,330 to 1,554.9	$2,145	$2.61
1,555 to 1,774.9	$2,145	$2.12
1,775 to 1,999.9	$2,325	$2.12

2,000 and above	$2,325	$2.12

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 3.5%.

Area Factors

Area Factors vary based on zip code. Our rating algorithm produces premium rates by 3 digit zip code. To convert these rates into rates for each rating region, we weighted them by our 2012 Under 100 Lives premium in each 5 digit zip. Each 5 digit zip is contained within a single rating region.

Rates were calculated for the following areas :

Rating Area ID	County Name
Rating Area 1	Boulder
Rating Area 2	El Paso, Teller
Rating Area 3	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert Gilpin, Jefferson, Park
Rating Area 4	Larimer
Rating Area 5	Mesa
Rating Area 6	Weld
Rating Area 7	Pueblo
Rating Area 8	Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huefano, Kiowa, Kit,Carson, Las Animas, Lincoln, Otero, Prowers, Alamosa, Chaffee Conejos, Costilla, Mineral, Rio Grande, Saguache
Rating Area 9	Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
Rating Area 10	Archuleta, Delta, Dolores, Grand, Gunnison, Hinsdale, Jackson, La Plata, Lake, Moffat, Montezuma, Montrose, Ouray, Rio Blanco, Routt, San Juan, San Miguel,
Rating Area 11	Eagle, Garfield, Pitkin, Summit

Dental charges vary widely with area. These factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Area Utilization factors reflect variation in the access to dental care and increase or decrease the expected claim costs based on the number of dentists in various geographic areas. Area Charge factors increase or decrease expected claim costs depending on the average fees charged by dentists in particular areas of the country. Both factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Savings result from use of in-network PPO dentists who accept our schedule of negotiated fees as the maximum allowable charges for services rendered. The savings percentages vary by zip code and are also shown in Table 6c.

In-network PPO claim costs are blended with out-of-network claim costs to yield a composite claim cost. The network dentist penetration level (the percentage of eligible dentists that have signed up with MetLife's PPO) determines the percentage of claims paid in-network. Penetration levels are also shown in Table 6c.

PREMIUM RATES AND ACTUARIAL VALUE

EHB Low 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.72	$ 49.64	$ 75.83	$ 25.28
Rating Area 2	$ 23.32	$ 46.82	$ 71.53	$ 23.84
Rating Area 3	$ 23.12	$ 46.43	$ 70.94	$ 23.65
Rating Area 4	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 5	$ 22.20	$ 44.58	$ 68.11	$ 22.70
Rating Area 6	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 7	$ 24.63	$ 49.46	$ 75.55	$ 25.18
Rating Area 8	$ 23.46	$ 47.12	$ 71.98	$ 23.99
Rating Area 9	$ 20.70	$ 41.57	$ 63.50	$ 21.17
Rating Area 10	$ 24.18	$ 48.55	$ 74.17	$ 24.72
Rating Area 11	$ 23.27	$ 46.73	$ 71.39	$ 23.80

EHB Low 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.92	$ 50.05	$ 76.46	$ 25.49
Rating Area 2	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 3	$ 23.31	$ 46.82	$ 71.52	$ 23.84
Rating Area 4	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 5	$ 22.38	$ 44.95	$ 68.67	$ 22.89
Rating Area 6	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 7	$ 24.83	$ 49.87	$ 76.18	$ 25.39
Rating Area 8	$ 23.66	$ 47.51	$ 72.58	$ 24.19
Rating Area 9	$ 20.87	$ 41.91	$ 64.03	$ 21.34
Rating Area 10	$ 24.38	$ 48.95	$ 74.79	$ 24.93
Rating Area 11	$ 23.46	$ 47.11	$ 71.98	$ 23.99

EHB Low 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.13	$ 50.46	$ 77.09	$ 25.70
Rating Area 2	$ 23.70	$ 47.60	$ 72.72	$ 24.24
Rating Area 3	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 4	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 5	$ 22.57	$ 45.33	$ 69.24	$ 23.08
Rating Area 6	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 7	$ 25.04	$ 50.28	$ 76.81	$ 25.60
Rating Area 8	$ 23.85	$ 47.90	$ 73.18	$ 24.39
Rating Area 9	$ 21.04	$ 42.26	$ 64.56	$ 21.52
Rating Area 10	$ 24.58	$ 49.36	$ 75.41	$ 25.14
Rating Area 11	$ 23.66	$ 47.50	$ 72.57	$ 24.19

EHB Low 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.34	$ 50.88	$ 77.73	$ 25.91
Rating Area 2	$ 23.90	$ 47.99	$ 73.32	$ 24.44
Rating Area 3	$ 23.70	$ 47.60	$ 72.71	$ 24.24
Rating Area 4	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 5	$ 22.76	$ 45.70	$ 69.81	$ 23.27
Rating Area 6	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 7	$ 25.24	$ 50.69	$ 77.44	$ 25.81
Rating Area 8	$ 24.05	$ 48.30	$ 73.78	$ 24.59
Rating Area 9	$ 21.22	$ 42.61	$ 65.09	$ 21.70
Rating Area 10	$ 24.78	$ 49.77	$ 76.03	$ 25.34
Rating Area 11	$ 23.85	$ 47.90	$ 73.17	$ 24.39

EHB High 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.60	$ 63.34	$ 95.98	$ 31.99
Rating Area 2	$ 29.68	$ 59.49	$ 90.14	$ 30.05
Rating Area 3	$ 29.52	$ 59.18	$ 89.67	$ 29.89
Rating Area 4	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 5	$ 28.84	$ 57.81	$ 87.60	$ 29.20
Rating Area 6	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 7	$ 31.05	$ 62.24	$ 94.32	$ 31.44
Rating Area 8	$ 29.94	$ 60.01	$ 90.93	$ 30.31
Rating Area 9	$ 26.78	$ 53.67	$ 81.33	$ 27.11
Rating Area 10	$ 31.11	$ 62.36	$ 94.49	$ 31.50
Rating Area 11	$ 30.06	$ 60.27	$ 91.32	$ 30.44

EHB High 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.86	$ 63.86	$ 96.77	$ 32.26
Rating Area 2	$ 29.92	$ 59.98	$ 90.88	$ 30.29
Rating Area 3	$ 29.77	$ 59.67	$ 90.41	$ 30.14
Rating Area 4	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 5	$ 29.08	$ 58.29	$ 88.32	$ 29.44
Rating Area 6	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 7	$ 31.31	$ 62.76	$ 95.10	$ 31.70
Rating Area 8	$ 30.19	$ 60.51	$ 91.69	$ 30.56
Rating Area 9	$ 27.00	$ 54.12	$ 82.01	$ 27.34
Rating Area 10	$ 31.37	$ 62.87	$ 95.27	$ 31.76
Rating Area 11	$ 30.31	$ 60.76	$ 92.08	$ 30.69

EHB High 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.12	$ 64.39	$ 97.57	$ 32.52
Rating Area 2	$ 30.17	$ 60.47	$ 91.64	$ 30.55
Rating Area 3	$ 30.01	$ 60.16	$ 91.16	$ 30.39
Rating Area 4	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 5	$ 29.32	$ 58.77	$ 89.05	$ 29.68
Rating Area 6	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 7	$ 31.57	$ 63.28	$ 95.88	$ 31.96
Rating Area 8	$ 30.43	$ 61.01	$ 92.45	$ 30.82
Rating Area 9	$ 27.22	$ 54.57	$ 82.68	$ 27.56
Rating Area 10	$ 31.63	$ 63.39	$ 96.06	$ 32.02
Rating Area 11	$ 30.56	$ 61.27	$ 92.84	$ 30.95

EHB High 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.39	$ 64.92	$ 98.38	$ 32.79
Rating Area 2	$ 30.42	$ 60.97	$ 92.39	$ 30.80
Rating Area 3	$ 30.26	$ 60.66	$ 91.92	$ 30.64
Rating Area 4	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 5	$ 29.56	$ 59.26	$ 89.79	$ 29.93
Rating Area 6	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 7	$ 31.83	$ 63.80	$ 96.68	$ 32.23
Rating Area 8	$ 30.69	$ 61.51	$ 93.21	$ 31.07
Rating Area 9	$ 27.45	$ 55.02	$ 83.37	$ 27.79
Rating Area 10	$ 31.89	$ 63.92	$ 96.86	$ 32.29
Rating Area 11	$ 30.82	$ 61.77	$ 93.61	$ 31.20

Wrap Adult Low 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.49	$ 50.98	$ 52.09	$ 78.69	$ 105.29	$ 77.58	$ 104.18	$ 130.78
2	$ 23.75	$ 47.50	$ 48.53	$ 73.31	$ 98.09	$ 72.28	$ 97.06	$ 121.84
3	$ 23.56	$ 47.13	$ 48.15	$ 72.74	$ 97.33	$ 71.72	$ 96.31	$ 120.90
4	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
5	$ 22.56	$ 45.12	$ 46.10	$ 69.65	$ 93.19	$ 68.66	$ 92.21	$ 115.75
6	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
7	$ 25.37	$ 50.73	$ 51.84	$ 78.31	$ 104.78	$ 77.20	$ 103.67	$ 130.14
8	$ 24.02	$ 48.04	$ 49.09	$ 74.15	$ 99.22	$ 73.11	$ 98.17	$ 123.24
9	$ 20.84	$ 41.67	$ 42.58	$ 64.32	$ 86.06	$ 63.41	$ 85.16	$ 106.90
10	$ 24.84	$ 49.67	$ 50.75	$ 76.67	$ 102.58	$ 75.59	$ 101.50	$ 127.42
11	$ 23.79	$ 47.58	$ 48.62	$ 73.45	$ 98.27	$ 72.41	$ 97.24	$ 122.07

Wrap Adult Low 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.69	$ 51.38	$ 52.48	$ 79.27	$ 106.06	$ 78.17	$ 104.96	$ 131.75
2	$ 23.94	$ 47.87	$ 48.89	$ 73.85	$ 98.81	$ 72.83	$ 97.79	$ 122.75
3	$ 23.75	$ 47.50	$ 48.52	$ 73.28	$ 98.05	$ 72.27	$ 97.03	$ 121.80
4	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
5	$ 22.74	$ 45.48	$ 46.45	$ 70.16	$ 93.87	$ 69.19	$ 92.90	$ 116.61
6	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
7	$ 25.57	$ 51.14	$ 52.23	$ 78.89	$ 105.55	$ 77.80	$ 104.46	$ 131.12
8	$ 24.21	$ 48.42	$ 49.46	$ 74.70	$ 99.95	$ 73.67	$ 98.91	$ 124.16
9	$ 21.00	$ 42.00	$ 42.90	$ 64.80	$ 86.69	$ 63.90	$ 85.80	$ 107.69
10	$ 25.03	$ 50.06	$ 51.13	$ 77.24	$ 103.34	$ 76.17	$ 102.27	$ 128.37
11	$ 23.98	$ 47.96	$ 48.99	$ 73.99	$ 99.00	$ 72.97	$ 97.97	$ 122.98

Wrap Adult Low 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.90	$ 51.79	$ 52.88	$ 79.86	$ 106.84	$ 78.77	$ 105.75	$ 132.74
2	$ 24.13	$ 48.25	$ 49.26	$ 74.40	$ 99.54	$ 73.39	$ 98.53	$ 123.66
3	$ 23.94	$ 47.88	$ 48.88	$ 73.82	$ 98.77	$ 72.82	$ 97.76	$ 122.70
4	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
5	$ 22.92	$ 45.84	$ 46.80	$ 70.68	$ 94.56	$ 69.72	$ 93.60	$ 117.48
6	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
7	$ 25.77	$ 51.54	$ 52.62	$ 79.47	$ 106.32	$ 78.39	$ 105.24	$ 132.09
8	$ 24.40	$ 48.81	$ 49.83	$ 75.25	$ 100.68	$ 74.23	$ 99.66	$ 125.08
9	$ 21.17	$ 42.33	$ 43.22	$ 65.28	$ 87.33	$ 64.39	$ 86.44	$ 108.50
10	$ 25.23	$ 50.46	$ 51.52	$ 77.81	$ 104.10	$ 76.75	$ 103.04	$ 129.33
11	$ 24.17	$ 48.34	$ 49.35	$ 74.54	$ 99.72	$ 73.53	$ 98.71	$ 123.89

Wrap Adult Low 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 26.10	$ 52.20	$ 53.27	$ 80.45	$ 107.62	$ 79.38	$ 106.55	$ 133.72
2	$ 24.32	$ 48.64	$ 49.63	$ 74.95	$ 100.27	$ 73.95	$ 99.27	$ 124.59
3	$ 24.13	$ 48.26	$ 49.25	$ 74.37	$ 99.49	$ 73.38	$ 98.50	$ 123.62
4	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
5	$ 23.10	$ 46.20	$ 47.15	$ 71.21	$ 95.26	$ 70.26	$ 94.31	$ 118.36
6	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
7	$ 25.98	$ 51.95	$ 53.02	$ 80.06	$ 107.10	$ 78.99	$ 106.03	$ 133.08
8	$ 24.60	$ 49.19	$ 50.20	$ 75.81	$ 101.42	$ 74.80	$ 100.41	$ 126.01
9	$ 21.34	$ 42.67	$ 43.55	$ 65.76	$ 87.97	$ 64.88	$ 87.09	$ 109.31
10	$ 25.43	$ 50.86	$ 51.91	$ 78.38	$ 104.86	$ 77.34	$ 103.81	$ 130.29
11	$ 24.36	$ 48.73	$ 49.73	$ 75.09	$ 100.45	$ 74.09	$ 99.45	$ 124.82

Wrap Adult High 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.08	$ 74.15	$ 72.79	$ 108.51	$ 144.23	$ 109.87	$ 145.59	$ 181.30
2	$ 33.98	$ 67.97	$ 66.72	$ 99.46	$ 132.19	$ 100.70	$ 133.44	$ 166.17
3	$ 33.96	$ 67.91	$ 66.67	$ 99.38	$ 132.08	$ 100.62	$ 133.33	$ 166.04
4	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
5	$ 33.68	$ 67.35	$ 66.12	$ 98.56	$ 131.00	$ 99.79	$ 132.24	$ 164.68
6	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
7	$ 35.74	$ 71.47	$ 70.16	$ 104.59	$ 139.01	$ 105.90	$ 140.32	$ 174.75
8	$ 34.62	$ 69.23	$ 67.96	$ 101.31	$ 134.66	$ 102.58	$ 135.93	$ 169.28
9	$ 30.51	$ 61.01	$ 59.89	$ 89.28	$ 118.67	$ 90.40	$ 119.79	$ 149.18
10	$ 36.61	$ 73.22	$ 71.88	$ 107.15	$ 142.42	$ 108.49	$ 143.76	$ 179.03
11	$ 35.26	$ 70.52	$ 69.23	$ 103.20	$ 137.17	$ 104.49	$ 138.46	$ 172.43

Wrap Adult High 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.38	$ 74.76	$ 73.37	$ 109.35	$ 145.34	$ 110.75	$ 146.73	$ 182.72
2	$ 34.26	$ 68.52	$ 67.25	$ 100.23	$ 133.21	$ 101.51	$ 134.49	$ 167.47
3	$ 34.23	$ 68.47	$ 67.19	$ 100.15	$ 133.10	$ 101.42	$ 134.38	$ 167.34
4	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
5	$ 33.95	$ 67.91	$ 66.64	$ 99.33	$ 132.01	$ 100.59	$ 133.28	$ 165.96
6	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
7	$ 36.03	$ 72.06	$ 70.71	$ 105.40	$ 140.08	$ 106.74	$ 141.43	$ 176.11
8	$ 34.90	$ 69.80	$ 68.50	$ 102.10	$ 135.70	$ 103.40	$ 137.00	$ 170.60
9	$ 30.76	$ 61.51	$ 60.37	$ 89.98	$ 119.59	$ 91.12	$ 120.73	$ 150.34
10	$ 36.91	$ 73.82	$ 72.45	$ 107.98	$ 143.52	$ 109.36	$ 144.89	$ 180.43
11	$ 35.55	$ 71.10	$ 69.78	$ 104.00	$ 138.22	$ 105.33	$ 139.55	$ 173.77

Wrap Adult High 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.69	$ 75.37	$ 73.95	$ 110.20	$ 146.46	$ 111.63	$ 147.89	$ 184.15
2	$ 34.54	$ 69.08	$ 67.78	$ 101.01	$ 134.24	$ 102.32	$ 135.55	$ 168.78
3	$ 34.51	$ 69.03	$ 67.72	$ 100.93	$ 134.13	$ 102.24	$ 135.44	$ 168.65
4	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
5	$ 34.23	$ 68.46	$ 67.16	$ 100.10	$ 133.03	$ 101.40	$ 134.33	$ 167.26
6	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
7	$ 36.32	$ 72.65	$ 71.27	$ 106.22	$ 141.16	$ 107.60	$ 142.54	$ 177.49
8	$ 35.19	$ 70.37	$ 69.04	$ 102.89	$ 136.75	$ 104.23	$ 138.08	$ 171.93
9	$ 31.01	$ 62.02	$ 60.84	$ 90.68	$ 120.51	$ 91.85	$ 121.68	$ 151.52
10	$ 37.21	$ 74.43	$ 73.02	$ 108.82	$ 144.62	$ 110.23	$ 146.03	$ 181.84
11	$ 35.84	$ 71.68	$ 70.33	$ 104.81	$ 139.29	$ 106.17	$ 140.65	$ 175.13

Wrap Adult High 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 38.00	$ 75.99	$ 74.53	$ 111.06	$ 147.59	$ 112.52	$ 149.06	$ 185.59
2	$ 34.83	$ 69.65	$ 68.31	$ 101.79	$ 135.27	$ 103.13	$ 136.62	$ 170.10
3	$ 34.80	$ 69.59	$ 68.25	$ 101.71	$ 135.17	$ 103.05	$ 136.51	$ 169.96
4	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
5	$ 34.51	$ 69.02	$ 67.69	$ 100.88	$ 134.06	$ 102.21	$ 135.39	$ 168.57
6	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
7	$ 36.62	$ 73.24	$ 71.83	$ 107.04	$ 142.25	$ 108.46	$ 143.67	$ 178.88
8	$ 35.48	$ 70.95	$ 69.58	$ 103.69	$ 137.80	$ 105.06	$ 139.17	$ 173.28
9	$ 31.26	$ 62.53	$ 61.32	$ 91.38	$ 121.44	$ 92.59	$ 122.64	$ 152.70
10	$ 37.52	$ 75.04	$ 73.59	$ 109.67	$ 145.74	$ 111.11	$ 147.19	$ 183.26
11	$ 36.14	$ 72.27	$ 70.88	$ 105.62	$ 140.36	$ 107.02	$ 141.76	$ 176.50

The pediatric only plans satisfy the Actuarial Value requirements. The Low Plan has an AV equal to 70% + or - 2% and the High Plan has an AV equal to 85% + or – 2%.

P. RATING MANUALS: A rating manual is submitted with this new product rate filing. The rating manual is a word document named CO Dental Rate Filing 2013.

ACTUARIAL CERTIFICATION

I certify that, to the best of my knowledge and judgment, the premium rates are neither inadequate nor excessive nor unfairly discriminatory, the premium rates are appropriate for the classes of risks for which they have been computed

I certify that, to the best of my knowledge and judgment, the actuarial value requirements have been satisfied for both the Pediatric only Low and High Plans at levels equal to 70% + or – 2% and 85% + or – 2%, respectively.

I certify that, to the best of my knowledge and judgment, the annual limitations on cost sharing are reasonable.

The entire rate filling is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8.

Dianne Derrick, FSA MAAA

June 19, 2013

RESET

ACTUARIAL MEMORANDUM

Pursuant to Colorado Regulation 4-2-11 Section 6, rate filings must contain an Actuarial Memorandum. The Division of Insurance developed this template Memorandum, to reduce the number of returned incomplete filings. **For additional information and tables to be added please enter in the "additional information" field under each section where appropriate.** Review Colorado Regulation 4-2-11 Section 6 for detailed instructions at: http://www.dora.state.co.us/insurance/regs/F4-2-11_1109.pdf

General filing requirements, Actuarial Certification requirements, and submission requirements are identified in **Section 5** of Colorado Regulation 4-2-11. For requirements by line of business, see **Section 7** of this regulation. Rate filings submitted without ALL requirements of the regulations could be disapproved or rejected by the Colorado Division of Insurance.

Company:	Metropolitan Life Insurance Company
NAIC #:	65978
SERFF Filing #:	META-XXXXXX

A. SUMMARY	
1. Reason(s):	Rate Filing for a new group Dental product to be sold on the SHOP Exchange
2. Marketing method(s):	☑ **Agency / Broker** ☐ **Internet** ☐ **Direct Response** ☐ **Other:**
3. Premium Classification(s):	Premium rates will generally be expressed in tiers such as the following :
4. Product Description(s):	. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to
5. Policy Forms Impacted:	GP-HIX-CO-2014
6. Age Basis:	☐ **Issue Age** ☐ **Renewal Age** ☑ **Attained Age** ☐ **Both Issue & Attained Age** **Other:**
Additional Information:	

B. ASSUMPTION, MERGER OR ACQUISITION	
1. Is product part of assumption, acquisition, or merger (from or with another company)?	
Assumption:	**Yes** ☐ **No** ☑
Acquisition:	**Yes** ☐ **No** ☑
Merger:	**Yes** ☐ **No** ☑
2. If yes, provide name of company(s):	
3. Closing Date of assumption, merger or acquisition:	
Additional Information:	

C. RATING PERIOD	
Proposed Effective Date:	01/01/2014 **(MM/DD/YYYY)**
Rating Period:	01/01/2014 **to** 12/31/2014
Additional Information:	

D. UNDERWRITING

1. ☑ New Product **Provide a brief description, including expected impact on claim costs by duration and in total:**	Premium rates are determined based on geographic area, plan design, in
2. ☐ Existing Product **Provide Changes:**	

Additional Information:

E. EFFECT OF LAW CHANGES

Identify and quantify changes resulting from mandated benefits and other law changes:	Under the ACA, the Pediatric EHB coverage has three plan features that are not offered currently :
☐ **N/A**	

Additional Information:

F. RATE HISTORY

Provide rate changes made in at least the last three years (If available) ☑ **Initial Filing**

COLORADO

State Tracking Number	Effective Date	% OF CHANGE			
		Minimum	Average	Maximum	Cumulative for past 12 Months
			0%		0.00%
			0%		0.00%
			0%		0.00%
			0%		0.00%
			0%		0.00%
			0%		0.00%
			0%		0.00%

NATIONWIDE

Effective Date	Average % of change	Cumulative for past 12 Months
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%

Additional Information:

G: COORDINATION OF BENEFITS

Provides actual loss experience net of any savings:	Yes ☑ No ☐

Additional Information:

H. RELATIONSHIP OF BENEFITS TO PREMIUM

1. *Medicare Supplement and Long-Term Care Policies*: See Section 7(E) and 7(F) of this regulation.
2. *Retention Percentage*:
   - Adequately support the reasonableness of the relationship of the projected benefits to projected earned premiums for the rating period.
   - Each component should reflect the average assumption used in pricing averaged over all pricing cells, policy durations, benefit levels, etc.
   - If the product **was not** initially priced using a lifetime loss ratio standard, the retention percentage is equal to 1 minus the **targeted** loss ratio.
   - If the product was initially priced using a lifetime loss ratio standard, the retention percentage is equal to 1 minus the **lifetime** loss ratio.

Description	Percentage	Support
Commissions	6%	
General expenses	13.1%	Please see section 12 in the Actuarial Memo. Expenses have l
Premium taxes	4.1%	
Profit/Contingencies	2%	
Investment Income	0%	
Other	3.5%	
	%	
	%	
Total Retention	28.70%	

***Benefits Ratio Guidelines*:** The Division recommended benefit ratio guidelines are listed below. Targeted loss ratios below these

Minimum Loss Ratio Guidelines	
Comp Major Med (Individual)	**65%**
Comp Major Med (Small Group)	**70%**
Comp Major Med (Large Group)	**75%**
Specified or Dread Disease	**60%**
Limited Benefit Plan	**60%**
Disability Income	**60%**
Dental/Vision	**60%**
Stop Loss	**60%**
Conversion Products (mandatory minimum)	**125%**

For individual products issued to HIPAA eligible individuals, the premiums for these products cannot be more than 2 times the

Targeted Loss Ratio: (This number should equal 1 minus the total retention percentage listed above.)	71.3%

Additional Information:

I. LIFETIME LOSS RATIO

☑ N/A

1. Was the product priced initially using a lifetime loss ratio standard?	☐ Yes ☑ No If so please provide %
2. Average policy duration in years as of the end of the experience period:	0
3. Experience Period:	This rate filing pertains to a new product. Experience is not available.

Experience Period

Year	Earned Premiums	Incurred Claims	Actual Benefit	Expected Benefits Ratio	Ratio of Actual/ Expected Benefits Ratio
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0

Rating Period

Year	Earned Premiums	Incurred Claims	Projected Benefits Ratio	Expected Benefits Ratio	Ratio of Projected/
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0
			NaN%	0%	0

Note If additional information is required (extremely large tables) Please copy and paste tables into the row below labeled "additional information" or attach properly labeled exhibits and list exhibit name under additional information.

4. Interest Rate used to determine accumulated values and present values in the above tables:	%

Additional information:

J. PROVISION FOR PROFIT AND CONTINGENCIES

If material, investment income from unearned premium reserves, reserves from incurred losses, and reserves from incurred but not

1. Provision for Profit and Contingencies:	2% **Pre-FIT** ☑ **After tax** ☐
2. Proposed load in excess of 7% after tax. Provide detailed support:	%

Additional information:

K. DETERMINATION OF PROPOSED RATES

Include all underlying rating assumptions, with detailed support for each assumption. This explanation may be on an aggregate expected loss basis or as a per-member-per-month (PMPM) basis.

1. Explain, in detail, how rates and/or rate changes were developed:	For a detailed explanation we refer to the SHOP Actuarial Memo and the Dental Rate Filing Pages.
2. Provide adequate support for all assumptions and methodologies used:	For a detailed explanation we refer to the SHOP Actuarial Memo and the Dental Rate Filing Pages.

Additional Information:

L. TREND

- Describe the trend assumptions used in pricing. Each assumption must be separately discussed, adequately supported, and
- Any and all factors affecting the projection of future claims must be presented and adequately supported.
- If practical, separately list each trend component using the categories below. The Total Average Annualized Trend MUST be
- Underwriting wearoff means the gradual increase from initial low expected claims that result from underwriting selection to

Itemized trend component	Trend (%)
MEDICAL TREND (total)	%
Medical provider price increase	%
Utilization changes	%
Medical cost shifting	%
Medical procedures and new technology	%
INSURANCE TREND (total)	%
Underwriting wearoff	%
Deductible leveraging	%
Antiselection	%
PHARMACEUTICAL TREND (total)	%
Price increases	%
Utilization changes	%
Cost shifting	%
Introduction of new brand and generic drugs	%
TOTAL AVERAGE ANNUALIZED TREND (required)	%

Additional information: Both in and out of network trend are equal to 5%.

M. CREDIBILITY

The Colorado standard for fully credible data is 2,000 life years and 2,000 claims. Both standards must be met within a maximum of

- Discuss the credibility of the Colorado data with the proposed rates based upon as much Colorado data as possible.
- Identify and discuss the source, applicability and use of collateral data used to support partially credible Colorado data. The
- The formula for determining the amount of credibility to assign to the data is SQRT{(#life years or claims)/full credibility

1. Credibility Percentage (Colorado Only):	**If other, please specify** This new product is fully
The above credibility percentage is based upon:	☐ **Life Years** ☐ **Claims** ☐ **Other (please specify)**
2. Number of years of data used to calculate above credibility percentage:	
3. Discuss how and if aggregated data meets the Colorado credibility requirement and how the rating methodology was modified for the partially credible data, if applicable.	
Additional Information: **(including collateral data, if used)**	

N. DATA REQUIREMENTS

Colorado-only basis for at least 3 years. **Include** national, regional or other appropriate basis, if the Colorado data is not fully credible.

COLORADO

Year*	Earned Premium	Incurred	Loss Ratio	Average Covered Lives	Number of	Colorado On Rate Level Premium
2007		$0.00	NaN%			
2008	$0.00	$0.00	NaN%			
2009	$0.00	$0.00	NaN%			
01/2010 –MM/2010	$0.00	$0.00	NaN%			
	$0.00	$0.00	NaN%			
	$0.00	$0.00	NaN%			

***This column should be Calendar Year. If fractional year is used, identify period as MM/YYYY – MM/YYYY**

Above data is for: ☑ N/A ☐ Existing Product ☐ Comparable Product ☐ Other _____(please specify)

OTHER DATA

	Earned Premium	Incurred Claims	Average Covered Lives	Number of Claims

Above data is for:
(Check all the apply)

☑ N/A ☐ Existing Product ☐ Comparable Product ☐ National
☐ Other (please specify)_____

Experience Period: **From** **to**

Additional Information:

O. SIDE-BY-SIDE COMPARISON

☑ N/A

If the proposed rating factor(s) are new, the memorandum must specifically so state, and provide detailed support for each of the factors.

Description	Current Rate/ Rating Factor/	Proposed Rate/ Rating	Percentage Increase/
	%	%	%
	%	%	%
	%	%	%
	%	%	%
	%	%	%
	%	%	%

If the above table is not used, please identify the location of the Side-by-Side Comparison in the rate filing:	
Description and detailed support for new rating factor(s):	

Additional Information:

P. BENEFITS RATIO PROJECTIONS

PROJECTED EXPERIENCE FOR RATING PERIOD

	Premiums	Incurred Claims	Benefits Ratio
Projected Experience Without Rate Change	$0.00	$0.00	0.00%
Projected Experience With Rate Change	$0.00	$0.00	0.00%

If priced using a lifetime loss ratio standard, the above projections should show the projected lifetime loss ratios and should include the entire lifetime of the product(s), or a time frame over which the lifetime loss ratio will be achieved. Above projections include (check only one box):

☐ **Colorado** ☐ **Nationwide**

☐ **Blended CO/Nationwide**

☐ **Other (please specify)**_____

Additional Information: This pertains to a rate filing for a new product. A Rate change is not applicable.

Q. OTHER FACTORS

Identify and provide support for other rating factors and definitions, including area factors, age factors, gender factors, etc.:	For a detailed explanation we refer to the SHOP Actuarial Memo and the Dental Rate Filing Pages.

Additional Information:

Submit & Attach in SERFF

METROPOLITAN LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM

1. SCOPE & PURPOSE

This rate filing is a rate filing for Group Dental benefits provided under form GP-HIX-CO-2014. This pertains to Stand-alone pediatric dental benefits and Family dental benefits designed to be sold on the SHOP Exchange.

This rate filing reflects our latest experience and applies to Preferred Provider Organization ("PPO") dental plans offered to MetLife's policyholders that are administered on our underwriting platform. This includes employer-sponsored and voluntary dental plans.

2. BENEFITS

The insurance covers dental services incurred during any benefit period that meet the criteria for coverage described in the policyholder's benefit plan description. These covered services are reimbursed at the applicable coinsurance level taking into account any deductible amount and the plan's stated maximums.

3. RENEWABILITY CLAUSE

Coverage is optionally renewable. The renewal period is one year and rates are not guaranteed beyond the current renewal period.

4. APPLICABILITY

MetLife anticipates both newly issued groups and renewal groups under this form.

5. MARKETING METHOD

The products are sold primarily through Metropolitan's group sales representatives, directly or through broker/ consultants.

6. ISSUE AGE RANGE

Premium rates are calculated for Adult and Child.

7. PREMIUM CLASSES

Premium rates are determined based on geographic area, plan design, in-network fees and utilization. We assumed 80% employee participation for a group of 25 eligible employee lives with standard

distribution. Both employees and dependents are eligible without a waiting period.

Premium rates will generally be expressed in tiers such as the following :

(i) Pediatric Only	1 Child
	2 Children
	3 or more Children
(ii) Family Structure 1	1 Adult
	1 Adult & 1 Child
	1 Adullt & 2 Children
	1 Adult & 3 or more Children
(iii) Family Structure 2	2 Adults
	2 Adults & 1 Child
	2 Adullts & 2 Children
	2 Adults & 3 or more Children

Premium rates do not vary by individual within a tier.

8. PREMIUM MODALIZATION RULES

Premiums are calculated monthly. Modal factors are not applicable to this product's pricing.

9. MORBIDITY

The factors used in the MetLife pricing algorithm have been derived from MetLife's own experience and are supplemented by Milliman Health Cost Guidelines. Dental rates are based on adjusting national data to reflect covered benefits and employee demographic factors as well as other factors such as inflation in dentist charges and service volume. Please refer to the Dental Rate Filing 2013 document for a detailed description of the manual rating algorithm.

10. MORTALITY

Mortality is not a rating factor in our Dental pricing.

11. PERSISTENCY

Lapse rates are not a rating factor in our Dental pricing as it deals with one year term.

12. EXPENSES

Expenses are based on the number of members in a group as shown in the table below and do not vary by policy year. The number of members in a group is equal to the number of employees plus their dependents.

Members	Constant	Variable Expense Per Member Per Month
1 to 2.9	$250	$4.15
3 to 20.9	$250	$3.95
21 to 52.4	$700	$3.77
52.5 to 104.9	$700	$3.59
105 to 209.9	$1,000	$3.41
210 to 419.9	$1,400	$3.25
420 to 1049.9	$1,400	$3.10
1,050 to 1,109.9	$1,790	$2.95
1,110 to 1,329.9	$2,055	$2.61
1,330 to 1,554.9	$2,145	$2.61
1,555 to 1,774.9	$2,145	$2.12
1,775 to 1,999.9	$2,325	$2.12
2,000 and above	$2,325	$2.12

The expense scale excludes broker commissions. Broker commissions are paid at a flat 6% of premium. Premium Tax is derived for each state individually. Please refer to Table 29 in the Dental Rate Filing 2013 document for Premium Tax % by state, Premium Rates include an ACA Tax, equal to 2.1% in 2014 and 2.8% in 2015 and thereafter. Premium Rates also include a State Exchange Fee equal to 3.5%.

13. AREA FACTORS

Area Factors vary based on zip code. Our rating algorithm produces premium rates by 3 digit zip code. To convert these rates into rates for each rating region, we weighted them by our 2012 Under 100 Lives

premium in each 5 digit zip. Each 5 digit zip is contained within a single rating region.

Rates were calculated for the following areas :

Rating Area ID	County Name
Rating Area 1	Boulder
Rating Area 2	El Paso, Teller
Rating Area 3	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert Gilpin, Jefferson, Park
Rating Area 4	Larimer
Rating Area 5	Mesa
Rating Area 6	Weld
Rating Area 7	Pueblo
Rating Area 8	Baca, Bent, Cheyenne, Crowley, Custer, Fremont, Huefano, Kiowa, Kit,Carson, Las Animas, Lincoln, Otero, Prowers, Alamosa, Chaffee Conejos, Costilla, Mineral, Rio Grande, Saguache
Rating Area 9	Logan, Morgan, Phillips, Sedgwick, Washington, Yuma
Rating Area 10	Archuleta, Delta, Dolores, Grand, Gunnison, Hinsdale, Jackson, La Plata, Lake, Moffat, Montezuma, Montrose, Ouray, Rio Blanco, Routt, San Juan, San Miguel,
Rating Area 11	Eagle, Garfield, Pitkin, Summit

Dental charges vary widely with area. These factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Area Utilization factors reflect variation in the access to dental care and increase or decrease the expected claim costs based on the number of dentists in various geographic areas. Area Charge factors increase or decrease expected claim costs depending on the average fees charged by dentists in particular areas of the country. Both factors are shown in table 6c in the Dental Rate Filing 2013 document on pages 13.276 to 13.307.

Savings result from use of in-network PPO dentists who accept our schedule of negotiated fees as the maximum allowable charges for services rendered. The savings percentages vary by zip code and are also shown in Table 6c.

In-network PPO claim costs are blended with out-of-network claim costs to yield a composite claim cost. The network dentist penetration level (the percentage of eligible dentists that have signed up with MetLife's PPO) determines the percentage of claims paid in-network. Penetration levels are also shown in Table 6c.

14. CLAIM LIABILITY AND RESERVES

Incurred but not reported (IBNR) claim liabilities as of a valuation date are calculated as a percentage of the paid claims in the prior 12 month period. The current factor of 1% of the last 12 months' paid claims is based on a claim runoff study of the prior 3 years of dental claims. This factor is reviewed annually and may be adjusted to reflect the most recently available experience.

15. ACTIVE LIFE RESERVES

Active life reserves are not used for this product.

16. TREND ASSUMPTIONS

Dental trend factors are based on periodic studies. They have ranged from 5% to 8% over the past few years. Currently, pricing trend assumptions are set at 5.0% for in-network benefits and 7.0% for out-of-network benefits. These factors may be adjusted to reflect the most currently available experience. Insurance trend will vary for maximum and deductible limitations as well as by the charge level area factor. A fixed-dollar maximum and higher average fees both mitigate the effect of fee trend while a fixed-dollar deductible increases it. Tables of insurance trend factors are located in the rate filing on pages 13.307-13.310.

17. ANTICIPATED LOSS RATIO

Anticipated Loss Ratios	
Minimum	**Maximum**
60%	75%

18. CONTINGENCY AND RISK MARGIN

Manual rates contain a 2% margin applied to claims to account for contingency and risk considerations for small group policies sold in the SHOP Exchange. The 2% margin is the profit margin.

19. PROPOSED EFFECTIVE DATE

The rates will be effective upon approval.

20. INTEREST RATE ASSUMPTION

Interest rates are not used in pricing as Dental group is one year term and claims are typically paid out in the same period as premiums are payable.

21. PREMIUM RATES AND ACTUARIAL VALUE

EHB Low 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.72	$ 49.64	$ 75.83	$ 25.28
Rating Area 2	$ 23.32	$ 46.82	$ 71.53	$ 23.84
Rating Area 3	$ 23.12	$ 46.43	$ 70.94	$ 23.65
Rating Area 4	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 5	$ 22.20	$ 44.58	$ 68.11	$ 22.70
Rating Area 6	$ 21.80	$ 43.78	$ 66.89	$ 22.30
Rating Area 7	$ 24.63	$ 49.46	$ 75.55	$ 25.18
Rating Area 8	$ 23.46	$ 47.12	$ 71.98	$ 23.99
Rating Area 9	$ 20.70	$ 41.57	$ 63.50	$ 21.17
Rating Area 10	$ 24.18	$ 48.55	$ 74.17	$ 24.72
Rating Area 11	$ 23.27	$ 46.73	$ 71.39	$ 23.80

EHB Low 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 24.92	$ 50.05	$ 76.46	$ 25.49
Rating Area 2	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 3	$ 23.31	$ 46.82	$ 71.52	$ 23.84
Rating Area 4	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 5	$ 22.38	$ 44.95	$ 68.67	$ 22.89
Rating Area 6	$ 21.98	$ 44.15	$ 67.44	$ 22.48
Rating Area 7	$ 24.83	$ 49.87	$ 76.18	$ 25.39
Rating Area 8	$ 23.66	$ 47.51	$ 72.58	$ 24.19
Rating Area 9	$ 20.87	$ 41.91	$ 64.03	$ 21.34
Rating Area 10	$ 24.38	$ 48.95	$ 74.79	$ 24.93
Rating Area 11	$ 23.46	$ 47.11	$ 71.98	$ 23.99

EHB Low 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.13	$ 50.46	$ 77.09	$ 25.70
Rating Area 2	$ 23.70	$ 47.60	$ 72.72	$ 24.24
Rating Area 3	$ 23.51	$ 47.21	$ 72.12	$ 24.04
Rating Area 4	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 5	$ 22.57	$ 45.33	$ 69.24	$ 23.08
Rating Area 6	$ 22.16	$ 44.51	$ 68.00	$ 22.67
Rating Area 7	$ 25.04	$ 50.28	$ 76.81	$ 25.60
Rating Area 8	$ 23.85	$ 47.90	$ 73.18	$ 24.39
Rating Area 9	$ 21.04	$ 42.26	$ 64.56	$ 21.52
Rating Area 10	$ 24.58	$ 49.36	$ 75.41	$ 25.14
Rating Area 11	$ 23.66	$ 47.50	$ 72.57	$ 24.19

EHB Low 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 25.34	$ 50.88	$ 77.73	$ 25.91
Rating Area 2	$ 23.90	$ 47.99	$ 73.32	$ 24.44
Rating Area 3	$ 23.70	$ 47.60	$ 72.71	$ 24.24
Rating Area 4	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 5	$ 22.76	$ 45.70	$ 69.81	$ 23.27
Rating Area 6	$ 22.35	$ 44.88	$ 68.56	$ 22.85
Rating Area 7	$ 25.24	$ 50.69	$ 77.44	$ 25.81
Rating Area 8	$ 24.05	$ 48.30	$ 73.78	$ 24.59
Rating Area 9	$ 21.22	$ 42.61	$ 65.09	$ 21.70
Rating Area 10	$ 24.78	$ 49.77	$ 76.03	$ 25.34
Rating Area 11	$ 23.85	$ 47.90	$ 73.17	$ 24.39

EHB High 1/1/2014 - 3/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.60	$ 63.34	$ 95.98	$ 31.99
Rating Area 2	$ 29.68	$ 59.49	$ 90.14	$ 30.05
Rating Area 3	$ 29.52	$ 59.18	$ 89.67	$ 29.89
Rating Area 4	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 5	$ 28.84	$ 57.81	$ 87.60	$ 29.20
Rating Area 6	$ 28.04	$ 56.21	$ 85.18	$ 28.39
Rating Area 7	$ 31.05	$ 62.24	$ 94.32	$ 31.44
Rating Area 8	$ 29.94	$ 60.01	$ 90.93	$ 30.31
Rating Area 9	$ 26.78	$ 53.67	$ 81.33	$ 27.11
Rating Area 10	$ 31.11	$ 62.36	$ 94.49	$ 31.50
Rating Area 11	$ 30.06	$ 60.27	$ 91.32	$ 30.44

EHB High 4/1/2014 - 6/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 31.86	$ 63.86	$ 96.77	$ 32.26
Rating Area 2	$ 29.92	$ 59.98	$ 90.88	$ 30.29
Rating Area 3	$ 29.77	$ 59.67	$ 90.41	$ 30.14
Rating Area 4	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 5	$ 29.08	$ 58.29	$ 88.32	$ 29.44
Rating Area 6	$ 28.28	$ 56.68	$ 85.89	$ 28.63
Rating Area 7	$ 31.31	$ 62.76	$ 95.10	$ 31.70
Rating Area 8	$ 30.19	$ 60.51	$ 91.69	$ 30.56
Rating Area 9	$ 27.00	$ 54.12	$ 82.01	$ 27.34
Rating Area 10	$ 31.37	$ 62.87	$ 95.27	$ 31.76
Rating Area 11	$ 30.31	$ 60.76	$ 92.08	$ 30.69

EHB High 7/1/2014 - 9/30/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.12	$ 64.39	$ 97.57	$ 32.52
Rating Area 2	$ 30.17	$ 60.47	$ 91.64	$ 30.55
Rating Area 3	$ 30.01	$ 60.16	$ 91.16	$ 30.39
Rating Area 4	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 5	$ 29.32	$ 58.77	$ 89.05	$ 29.68
Rating Area 6	$ 28.51	$ 57.15	$ 86.60	$ 28.87
Rating Area 7	$ 31.57	$ 63.28	$ 95.88	$ 31.96
Rating Area 8	$ 30.43	$ 61.01	$ 92.45	$ 30.82
Rating Area 9	$ 27.22	$ 54.57	$ 82.68	$ 27.56
Rating Area 10	$ 31.63	$ 63.39	$ 96.06	$ 32.02
Rating Area 11	$ 30.56	$ 61.27	$ 92.84	$ 30.95

EHB High 10/1/2014 - 12/31/2014

	1 Child	2 Children	3 or More Children	Individual Rate
Rating Area 1	$ 32.39	$ 64.92	$ 98.38	$ 32.79
Rating Area 2	$ 30.42	$ 60.97	$ 92.39	$ 30.80
Rating Area 3	$ 30.26	$ 60.66	$ 91.92	$ 30.64
Rating Area 4	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 5	$ 29.56	$ 59.26	$ 89.79	$ 29.93
Rating Area 6	$ 28.75	$ 57.62	$ 87.31	$ 29.10
Rating Area 7	$ 31.83	$ 63.80	$ 96.68	$ 32.23
Rating Area 8	$ 30.69	$ 61.51	$ 93.21	$ 31.07
Rating Area 9	$ 27.45	$ 55.02	$ 83.37	$ 27.79
Rating Area 10	$ 31.89	$ 63.92	$ 96.86	$ 32.29
Rating Area 11	$ 30.82	$ 61.77	$ 93.61	$ 31.20

Wrap Adult Low 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.49	$ 50.98	$ 52.09	$ 78.69	$ 105.29	$ 77.58	$ 104.18	$ 130.78
2	$ 23.75	$ 47.50	$ 48.53	$ 73.31	$ 98.09	$ 72.28	$ 97.06	$ 121.84
3	$ 23.56	$ 47.13	$ 48.15	$ 72.74	$ 97.33	$ 71.72	$ 96.31	$ 120.90
4	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
5	$ 22.56	$ 45.12	$ 46.10	$ 69.65	$ 93.19	$ 68.66	$ 92.21	$ 115.75
6	$ 22.02	$ 44.04	$ 45.00	$ 67.97	$ 90.95	$ 67.01	$ 89.99	$ 112.97
7	$ 25.37	$ 50.73	$ 51.84	$ 78.31	$ 104.78	$ 77.20	$ 103.67	$ 130.14
8	$ 24.02	$ 48.04	$ 49.09	$ 74.15	$ 99.22	$ 73.11	$ 98.17	$ 123.24
9	$ 20.84	$ 41.67	$ 42.58	$ 64.32	$ 86.06	$ 63.41	$ 85.16	$ 106.90
10	$ 24.84	$ 49.67	$ 50.75	$ 76.67	$ 102.58	$ 75.59	$ 101.50	$ 127.42
11	$ 23.79	$ 47.58	$ 48.62	$ 73.45	$ 98.27	$ 72.41	$ 97.24	$ 122.07

Wrap Adult Low 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.69	$ 51.38	$ 52.48	$ 79.27	$ 106.06	$ 78.17	$ 104.96	$ 131.75
2	$ 23.94	$ 47.87	$ 48.89	$ 73.85	$ 98.81	$ 72.83	$ 97.79	$ 122.75
3	$ 23.75	$ 47.50	$ 48.52	$ 73.28	$ 98.05	$ 72.27	$ 97.03	$ 121.80
4	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
5	$ 22.74	$ 45.48	$ 46.45	$ 70.16	$ 93.87	$ 69.19	$ 92.90	$ 116.61
6	$ 22.19	$ 44.39	$ 45.33	$ 68.48	$ 91.62	$ 67.53	$ 90.67	$ 113.81
7	$ 25.57	$ 51.14	$ 52.23	$ 78.89	$ 105.55	$ 77.80	$ 104.46	$ 131.12
8	$ 24.21	$ 48.42	$ 49.46	$ 74.70	$ 99.95	$ 73.67	$ 98.91	$ 124.16
9	$ 21.00	$ 42.00	$ 42.90	$ 64.80	$ 86.69	$ 63.90	$ 85.80	$ 107.69
10	$ 25.03	$ 50.06	$ 51.13	$ 77.24	$ 103.34	$ 76.17	$ 102.27	$ 128.37
11	$ 23.98	$ 47.96	$ 48.99	$ 73.99	$ 99.00	$ 72.97	$ 97.97	$ 122.98

Wrap Adult Low 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 25.90	$ 51.79	$ 52.88	$ 79.86	$ 106.84	$ 78.77	$ 105.75	$ 132.74
2	$ 24.13	$ 48.25	$ 49.26	$ 74.40	$ 99.54	$ 73.39	$ 98.53	$ 123.66
3	$ 23.94	$ 47.88	$ 48.88	$ 73.82	$ 98.77	$ 72.82	$ 97.76	$ 122.70
4	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
5	$ 22.92	$ 45.84	$ 46.80	$ 70.68	$ 94.56	$ 69.72	$ 93.60	$ 117.48
6	$ 22.37	$ 44.74	$ 45.68	$ 68.98	$ 92.29	$ 68.05	$ 91.35	$ 114.66
7	$ 25.77	$ 51.54	$ 52.62	$ 79.47	$ 106.32	$ 78.39	$ 105.24	$ 132.09
8	$ 24.40	$ 48.81	$ 49.83	$ 75.25	$ 100.68	$ 74.23	$ 99.66	$ 125.08
9	$ 21.17	$ 42.33	$ 43.22	$ 65.28	$ 87.33	$ 64.39	$ 86.44	$ 108.50
10	$ 25.23	$ 50.46	$ 51.52	$ 77.81	$ 104.10	$ 76.75	$ 103.04	$ 129.33
11	$ 24.17	$ 48.34	$ 49.35	$ 74.54	$ 99.72	$ 73.53	$ 98.71	$ 123.89

Wrap Adult Low 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 26.10	$ 52.20	$ 53.27	$ 80.45	$ 107.62	$ 79.38	$ 106.55	$ 133.72
2	$ 24.32	$ 48.64	$ 49.63	$ 74.95	$ 100.27	$ 73.95	$ 99.27	$ 124.59
3	$ 24.13	$ 48.26	$ 49.25	$ 74.37	$ 99.49	$ 73.38	$ 98.50	$ 123.62
4	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
5	$ 23.10	$ 46.20	$ 47.15	$ 71.21	$ 95.26	$ 70.26	$ 94.31	$ 118.36
6	$ 22.55	$ 45.09	$ 46.02	$ 69.49	$ 92.97	$ 68.57	$ 92.04	$ 115.52
7	$ 25.98	$ 51.95	$ 53.02	$ 80.06	$ 107.10	$ 78.99	$ 106.03	$ 133.08
8	$ 24.60	$ 49.19	$ 50.20	$ 75.81	$ 101.42	$ 74.80	$ 100.41	$ 126.01
9	$ 21.34	$ 42.67	$ 43.55	$ 65.76	$ 87.97	$ 64.88	$ 87.09	$ 109.31
10	$ 25.43	$ 50.86	$ 51.91	$ 78.38	$ 104.86	$ 77.34	$ 103.81	$ 130.29
11	$ 24.36	$ 48.73	$ 49.73	$ 75.09	$ 100.45	$ 74.09	$ 99.45	$ 124.82

Wrap Adult High 1/1/2014 - 3/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.08	$ 74.15	$ 72.79	$ 108.51	$ 144.23	$ 109.87	$ 145.59	$ 181.30
2	$ 33.98	$ 67.97	$ 66.72	$ 99.46	$ 132.19	$ 100.70	$ 133.44	$ 166.17
3	$ 33.96	$ 67.91	$ 66.67	$ 99.38	$ 132.08	$ 100.62	$ 133.33	$ 166.04
4	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
5	$ 33.68	$ 67.35	$ 66.12	$ 98.56	$ 131.00	$ 99.79	$ 132.24	$ 164.68
6	$ 32.05	$ 64.09	$ 62.92	$ 93.79	$ 124.66	$ 94.96	$ 125.83	$ 156.70
7	$ 35.74	$ 71.47	$ 70.16	$ 104.59	$ 139.01	$ 105.90	$ 140.32	$ 174.75
8	$ 34.62	$ 69.23	$ 67.96	$ 101.31	$ 134.66	$ 102.58	$ 135.93	$ 169.28
9	$ 30.51	$ 61.01	$ 59.89	$ 89.28	$ 118.67	$ 90.40	$ 119.79	$ 149.18
10	$ 36.61	$ 73.22	$ 71.88	$ 107.15	$ 142.42	$ 108.49	$ 143.76	$ 179.03
11	$ 35.26	$ 70.52	$ 69.23	$ 103.20	$ 137.17	$ 104.49	$ 138.46	$ 172.43

Wrap Adult High 4/1/2014 - 6/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.38	$ 74.76	$ 73.37	$ 109.35	$ 145.34	$ 110.75	$ 146.73	$ 182.72
2	$ 34.26	$ 68.52	$ 67.25	$ 100.23	$ 133.21	$ 101.51	$ 134.49	$ 167.47
3	$ 34.23	$ 68.47	$ 67.19	$ 100.15	$ 133.10	$ 101.42	$ 134.38	$ 167.34
4	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
5	$ 33.95	$ 67.91	$ 66.64	$ 99.33	$ 132.01	$ 100.59	$ 133.28	$ 165.96
6	$ 32.31	$ 64.62	$ 63.41	$ 94.52	$ 125.62	$ 95.72	$ 126.82	$ 157.93
7	$ 36.03	$ 72.06	$ 70.71	$ 105.40	$ 140.08	$ 106.74	$ 141.43	$ 176.11
8	$ 34.90	$ 69.80	$ 68.50	$ 102.10	$ 135.70	$ 103.40	$ 137.00	$ 170.60
9	$ 30.76	$ 61.51	$ 60.37	$ 89.98	$ 119.59	$ 91.12	$ 120.73	$ 150.34
10	$ 36.91	$ 73.82	$ 72.45	$ 107.98	$ 143.52	$ 109.36	$ 144.89	$ 180.43
11	$ 35.55	$ 71.10	$ 69.78	$ 104.00	$ 138.22	$ 105.33	$ 139.55	$ 173.77

Wrap Adult High 7/1/2014 - 9/30/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 37.69	$ 75.37	$ 73.95	$ 110.20	$ 146.46	$ 111.63	$ 147.89	$ 184.15
2	$ 34.54	$ 69.08	$ 67.78	$ 101.01	$ 134.24	$ 102.32	$ 135.55	$ 168.78
3	$ 34.51	$ 69.03	$ 67.72	$ 100.93	$ 134.13	$ 102.24	$ 135.44	$ 168.65
4	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
5	$ 34.23	$ 68.46	$ 67.16	$ 100.10	$ 133.03	$ 101.40	$ 134.33	$ 167.26
6	$ 32.57	$ 65.15	$ 63.91	$ 95.25	$ 126.59	$ 96.49	$ 127.82	$ 159.16
7	$ 36.32	$ 72.65	$ 71.27	$ 106.22	$ 141.16	$ 107.60	$ 142.54	$ 177.49
8	$ 35.19	$ 70.37	$ 69.04	$ 102.89	$ 136.75	$ 104.23	$ 138.08	$ 171.93
9	$ 31.01	$ 62.02	$ 60.84	$ 90.68	$ 120.51	$ 91.85	$ 121.68	$ 151.52
10	$ 37.21	$ 74.43	$ 73.02	$ 108.82	$ 144.62	$ 110.23	$ 146.03	$ 181.84
11	$ 35.84	$ 71.68	$ 70.33	$ 104.81	$ 139.29	$ 106.17	$ 140.65	$ 175.13

Wrap Adult High 10/1/2014 - 12/31/2014

Rating Area	Individual Rate	Couple	Primary Subscriber and One Dependent	Primary Subscriber and Two Dependents	Primary Subscriber and Three or More Dependents	Couple and One Dependent	Couple and Two Dependents	Couple and Three or More Dependents
1	$ 38.00	$ 75.99	$ 74.53	$ 111.06	$ 147.59	$ 112.52	$ 149.06	$ 185.59
2	$ 34.83	$ 69.65	$ 68.31	$ 101.79	$ 135.27	$ 103.13	$ 136.62	$ 170.10
3	$ 34.80	$ 69.59	$ 68.25	$ 101.71	$ 135.17	$ 103.05	$ 136.51	$ 169.96
4	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
5	$ 34.51	$ 69.02	$ 67.69	$ 100.88	$ 134.06	$ 102.21	$ 135.39	$ 168.57
6	$ 32.84	$ 65.68	$ 64.42	$ 95.99	$ 127.56	$ 97.26	$ 128.83	$ 160.41
7	$ 36.62	$ 73.24	$ 71.83	$ 107.04	$ 142.25	$ 108.46	$ 143.67	$ 178.88
8	$ 35.48	$ 70.95	$ 69.58	$ 103.69	$ 137.80	$ 105.06	$ 139.17	$ 173.28
9	$ 31.26	$ 62.53	$ 61.32	$ 91.38	$ 121.44	$ 92.59	$ 122.64	$ 152.70
10	$ 37.52	$ 75.04	$ 73.59	$ 109.67	$ 145.74	$ 111.11	$ 147.19	$ 183.26
11	$ 36.14	$ 72.27	$ 70.88	$ 105.62	$ 140.36	$ 107.02	$ 141.76	$ 176.50

The pediatric only plans satisfy the Actuarial Value requirements. The Low Plan has an AV equal to 70% + or - 2% and the High Plan has an AV equal to 85% + or – 2%.

22. ACTUARIAL CERTIFICATION

I certify that, to the best of my knowledge and judgment, the premium rates are neither inadequate nor excessive nor unfairly discriminatory, the premium rates are appropriate for the classes of risks for which they have been computed

I certify that, to the best of my knowledge and judgment, the actuarial value requirements have been satisfied for both the Pediatric only Low and High Plans at levels equal to 70% + or – 2% and 85% + or – 2%, respectively.

I certify that, to the best of my knowledge and judgment, the annual limitations on cost sharing are reasonable.

The entire rate filling is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No. 8.

Dianne Derrick, FSA MAAA

May 31, 2013

State Of Colorado

Health Rate Filing Form

Form HR-1

Reset Form

Must Be Completed For All Products	**SERFF FILING #**
1. Company: Metropolitan Life Insurance Company	
2. Person Responsible For Filing: Dianne Derrick	3. Title: Director & Actuary
4. Address Of Responsible Person: Bridgewater, NJ	5. Telephone #: (908) 253-1137 ext.
6. Email Address: dderrick@metlife.com	

7. **Type Of Coverage**: PPO Other : Dental

8. Medicare Supplement: Select One Not Applicable ☑

(1) Prestandardized Plan(s):

(2) Standardized Plan(s): ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ FHD ☐ G ☐ H ☐ I ☐ J ☐ JHD ☐ K ☐ L

(3) 2010 Plans: ☐ A ☐ B ☐ C ☐ D ☐ F ☐ FHD ☐ G ☐ K ☐ L ☐ M ☐ N

9. **Sub Category:** Small Group (1-50)

10. A. Group Information: Employer Association Select One Select One

B. Name of association or trust *(if applicable)*:

C. Description of discretionary group*(if applicable)*:

11. **Colorado State Code(s)**: 701 Small Group Select One

Select One Select One Select One

12. **Brief Filing Description** (Disability, Major Medical, LTC, Etc. Also Describe All Methodology Changes.):

Rate Filing for plans sold on the Shop Exchange

13. **Reason For Filing:**

Increase In Benefits?	☐ Yes	☑ No
Reduction In Benefits?	☐ Yes	☑ No
Increase in Profits?	☐ Yes	☑ No
Change Needed To Meet Projected Losses?	☐ Yes	☑ No
Trend Only?	☐ Yes	☑ No
Change In Rating Methodology?	☐ Yes	☑ No
New Product (Initial Offering As Opposed To Rate Revision)?	☑ Yes	☐ No
Other?	☐ Yes	☑ No
(If other, please explain)		

14. **Policy Form(s) Affected**: GP-HIX-CO-2014

15. If Rider Or Endorsement, **Type Of Benefits**?	
16. Closed Block(s)? ☐ Yes ☑ No Date Block Closed:	
17. **Number Of Colorado Covered Lives** (Including Employees And Dependents): 0	
18. A. Rating Period: Select One From To B. Experience Period: From To C. Reason for Rate Change: D. Average Change In Rates From One Year Prior To Effective Date:	☑ N/A (New Product)
19. A. **Rate Change Without Trend:** B. **Trend for Rating Period (if trend factor is used in rates):** C. Overall Rate Impact Change:	
20. A. **Current Underlying *Annualized* Trend Assumption** (If Applicable): B. Requested Underlying *Annualized* Trend Assumption (If Applicable):	
21. A. **What Is The Maximum Rate Change That Can Affect A Policyholder?** B. **What Is The Minimum Rate Change That Can Affect A Policyholder?** **(If the selected rate change differs from the indicated rate change, please fully detail in the actuarial memorandum in section 6K.)**	
Benefits Ratios (**On Colorado only basis**) 22. A. Targeted Benefits Ratio over Rating Period (assumed in calculation of rates):	
B. Actual Benefits Ratio over Experience Period:	☑ N/A (New Product)
23. A. **Projected Benefits Ratio With Rate Change over Rating Period** B. Projected Benefits Ratio **Without** Rate Change over Rating Period ☐ Colorado ☐ Colorado/Nationwide ☐ Nationwide Basis **(If projected benefits ratios on a Colorado only basis are not available, then ratios developed on a blended Colorado/Nationwide or Nationwide basis are acceptable. Please indicate above.)**	☑ N/A (New Product)
24. **Proposed Effective Date:** 01/01/2014	
25. A. **Total Annual *Colorado* Written Premium Before Change(s)**: $ B. **Total Annual *Colorado* Written Premium After Change(s)**: $ C. Written Premium Change For This Product (Net Change): $	☑ N/A (New Product)
26. A. **Effective Date** of Previous Rate Filing for this Form (including initial filing): B. Previous SERFF Filing Number(s): C. Overall Percentage of Last Rate Change for Affected Policy Forms:	☑ N/A (New Product)
27. **Experience Provided:** ☐ **Nationwide** ☐ **Colorado** Select One ☐ **other (specify)**	☑ N/A (New Product)
28. ***Small Group Filings Only*: Unique Single Index Rate (Effective For All Small Group Plans):**	

When completed, please hit the button to the right and also attach to filing in SERFF. **SUBMIT TO DIVISION**