

# Rate Column Finder

| ST | ZIP       | RT | ST | ZIP       | RT | ST | ZIP                                 | RT | ST | ZIP       | RT | ST | ZIP       | RT | ST | ZIP | RT |
|----|-----------|----|----|-----------|----|----|-------------------------------------|----|----|-----------|----|----|-----------|----|----|-----|----|
| AK | 999       | 7  | DC | 200       | 6  | KS | 660                                 | 4  | ND | 581       | 4  | OR | All       | 17 | WI | 533 | 1  |
|    | All other | 8  |    | All other | 7  |    | 661                                 | 2  |    | All other | 3  |    | 536       | 1  |    |     |    |
| AL | 350       | 2  | DE | 199       | 5  |    | 662                                 | 4  | NE | 681       | 3  | PA | 150-153   | 1  |    | 537 | 5  |
|    | 352       | 2  |    | All other | 7  |    | 663                                 | 1  |    | 682       | 1  |    | 156-159   | 1  |    | 540 | 3  |
|    | 356       | 2  | FL | 321-322   | 2  |    | All other                           | 3  |    | All other | 2  |    | 167       | 1  |    | 543 | 5  |
|    | 357       | 3  |    | 325       | 4  | KY | All                                 | 14 |    | 170       | 3  |    | All other | 4  |    |     |    |
|    | 358       | 2  |    | 327       | 1  | LA | 702                                 | 1  |    | 172-175   | 3  |    | 176       | 4  |    |     |    |
|    | 365-366   | 2  |    | 328       | 2  |    | 709                                 | 1  |    | 180       | 4  |    | 181       | 3  |    |     |    |
|    | 369       | 2  |    | 330       | 4  |    | 712-713                             | 2  |    | 183       | 4  |    | 189       | 5  |    |     |    |
|    | All other | 1  |    | 331-332   | 6  |    | All other                           | 3  |    | 190-191   | 4  |    | 192       | 1  |    |     |    |
| AR | 722       | 3  |    | 333       | 5  | MA | See indemnity rate guide SHM-0413AO |    |    | 193       | 5  |    | 194       | 4  |    |     |    |
|    | 725-727   | 3  |    | 334       | 4  | MD | 208-209                             | 5  |    | All other | 2  |    | All other | 2  |    |     |    |
|    | 729       | 3  |    | 335       | 1  |    | 210-212                             | 3  |    |           |    |    |           |    |    |     |    |
|    | All other | 2  |    | 336       | 2  |    | 215                                 | 5  |    |           |    |    |           |    |    |     |    |
| AZ | All       | 9  |    | 338       | 2  |    | 216                                 | 3  |    |           |    |    |           |    |    |     |    |
| CA | 900       | 12 |    | 339       | 4  |    | 219                                 | 5  |    |           |    |    |           |    |    |     |    |
|    | 901       | 13 |    | 340-341   | 5  |    | All other                           | 4  |    |           |    |    |           |    |    |     |    |
|    | 902-903   | 12 |    | 342       | 4  | ME | 041                                 | 6  |    |           |    |    |           |    |    |     |    |
|    | 904       | 13 |    | 344-347   | 1  |    | 043                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 905       | 11 |    | 349       | 4  |    | 045                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 906-907   | 10 |    | All other | 3  |    | 047                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 908       | 11 | GA | 303       | 5  |    | 049                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 909       | 10 |    | 310       | 3  |    | All other                           | 5  |    |           |    |    |           |    |    |     |    |
|    | 910-913   | 12 |    | 311       | 6  | MI | 480                                 | 3  |    |           |    |    |           |    |    |     |    |
|    | 914       | 11 |    | 312       | 3  |    | 482-483                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 915-916   | 12 |    | 316-319   | 3  |    | 486-487                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 917       | 10 |    | 399       | 1  |    | 489                                 | 3  |    |           |    |    |           |    |    |     |    |
|    | 918       | 12 |    | All other | 4  |    | 498-499                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 919-920   | 10 | HI | All       | 6  |    | All other                           | 4  |    |           |    |    |           |    |    |     |    |
|    | 921-923   | 11 | IA | 500       | 4  | MN | 550                                 | 15 |    |           |    |    |           |    |    |     |    |
|    | 924-925   | 10 |    | 501       | 3  |    | 551-555                             | 16 |    |           |    |    |           |    |    |     |    |
|    | 926       | 13 |    | 502       | 4  |    | 556-567                             | 15 |    |           |    |    |           |    |    |     |    |
|    | 927       | 10 |    | 503       | 3  |    | 568-569                             | 16 |    |           |    |    |           |    |    |     |    |
|    | 928       | 11 |    | 509       | 4  | MO | 630-631                             | 4  |    |           |    |    |           |    |    |     |    |
|    | 929       | 13 |    | 511       | 3  |    | 633                                 | 3  |    |           |    |    |           |    |    |     |    |
|    | 930       | 12 | IA | 517-519   | 1  |    | 634                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 931       | 13 |    | 520       | 3  |    | 635-637                             | 2  |    |           |    |    |           |    |    |     |    |
|    | 932       | 11 |    | 522-528   | 3  |    | 640-641                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 933       | 10 |    | All other | 2  |    | 648                                 | 3  |    |           |    |    |           |    |    |     |    |
|    | 934       | 13 | ID | 832       | 2  |    | 650-651                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 935-938   | 10 |    | 834       | 2  |    | 652                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 939-944   | 13 |    | 837       | 4  |    | 656-658                             | 3  |    |           |    |    |           |    |    |     |    |
|    | 945       | 12 |    | All other | 3  |    | All other                           | 1  |    |           |    |    |           |    |    |     |    |
|    | 946-951   | 13 | IL | 600       | 5  | MS | 386                                 | 2  |    |           |    |    |           |    |    |     |    |
|    | 952       | 10 |    | 601       | 4  |    | 390                                 | 2  |    |           |    |    |           |    |    |     |    |
|    | 953       | 11 |    | 602-603   | 5  |    | 394-396                             | 2  |    |           |    |    |           |    |    |     |    |
|    | 954       | 12 |    | 604-608   | 4  |    | All other                           | 3  |    |           |    |    |           |    |    |     |    |
|    | 955       | 13 |    | 611       | 4  | MT | 591                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 956       | 11 |    | 619-622   | 2  |    | 598                                 | 4  |    |           |    |    |           |    |    |     |    |
|    | 957       | 13 |    | 624       | 1  |    | All other                           | 3  |    |           |    |    |           |    |    |     |    |
|    | 958-959   | 11 |    | 625-626   | 2  | NC | See indemnity rate guide SHM-0413AO |    |    |           |    |    |           |    |    |     |    |
|    | 960-961   | 13 |    | 628       | 1  |    |                                     |    |    |           |    |    |           |    |    |     |    |
| CO | 800-802   | 5  |    | 629       | 2  |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | 803-804   | 6  |    | All other | 3  |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | 807-809   | 5  | IN | 462-463   | 4  |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | 816       | 6  |    | 470-471   | 2  |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | All other | 4  |    | All other | 3  |    |                                     |    |    |           |    |    |           |    |    |     |    |
| CT | 067       | 5  |    |           |    |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | 069       | 7  |    |           |    |    |                                     |    |    |           |    |    |           |    |    |     |    |
|    | All other | 6  |    |           |    |    |                                     |    |    |           |    |    |           |    |    |     |    |



# Nationwide Multiflex<sup>SM</sup> Dental Plans RATE GUIDE

## STEP 1 THE RATE COLUMN FINDER

1. Find your state within the finder.
2. In the column beside your state, locate the first three numbers of your zip code.
3. The third column contains your rate column number.
4. Use the rate column number to locate the associated rate column on the Monthly Premium Rate Table. This column contains your rates for all offered dental plans.

## STEP 2 MONTHLY PREMIUM RATE TABLES

1. Find the Monthly Premium Rate Table(s) that corresponds with the member's age.
2. Locate your rate column. (Find your rate column by using the Rate Column Finder.)
3. Then, select your coverage type (Member, Member + One or Member + Family).
4. Your Monthly premium is the rate shown within your Rate Column and your selected row of coverage.

| Deductible Waived<br>In-Network Preventative | Calendar Year Max | Diagnostic & Preventative Services† | Minor Restorative Services (6 Month Waiting Period) | Oral Surgery, Endodontic & Periodontal Services (18 Month Waiting Period) | Prosthodontic Services (18 Month Waiting Period) | Coverage | Regional Rates<br>(Find your zipcode in the Rate Column Finder on the back of this Rate Guide. Use your local Rate Column Number to identify your Rate Column below. Your Rate Column below contains all your rates for all offered plans.) |               |               |               |               |               |               |               |               |                |                |                |                |                |                |                |                |                |                |                |
|--|-------------------|-------------------------------------|---|---|--|----------|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  |                   |                                     |   |   |  |          | Rate Column 1   | Rate Column 2 | Rate Column 3 | Rate Column 4 | Rate Column 5 | Rate Column 6 | Rate Column 7 | Rate Column 8 | Rate Column 9 | Rate Column 10 | Rate Column 11 | Rate Column 12 | Rate Column 13 | Rate Column 14 | Rate Column 15 | Rate Column 16 | Rate Column 17 | Rate Column 18 | Rate Column 19 | Rate Column 20 |

## Multiflex<sup>SM</sup> Plans for Under Age 65 – \$50 Single / \$150 Family Calendar Year Deductible Plans

| Classic Plans       |         |     |     |     |     |           |       |        |        |        |        |        |        |        |        |        |        |        |        |       |        |        |        |        |        |        |
|---------------------|---------|-----|-----|-----|-----|-----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------|
| <b>CLASSIC 1000</b> |         |     |     |     |     | Mem       | 28.84 | 32.33  | 36.15  | 39.87  | 44.65  | 48.92  | 53.99  | 62.90  | 37.86  | 41.59  | 45.93  | 49.38  | 53.99  | 30.50 | 38.57  | 45.72  | 49.25  | 34.90  | 38.82  | 55.65  |
| NO                  | \$1,000 | 80% | 80% | 50% | 50% | Mem + 1   | 53.48 | 60.07  | 67.27  | 74.29  | 83.33  | 91.42  | 100.98 | 117.79 | 70.49  | 77.62  | 85.79  | 92.30  | 100.98 | 56.61 | 71.87  | 85.38  | 92.04  | 64.92  | 72.32  | 104.11 |
|                     |         |     |     |     |     | Mem + Fam | 84.39 | 94.79  | 106.27 | 117.44 | 131.78 | 144.81 | 159.90 | 186.55 | 111.35 | 123.10 | 135.93 | 146.20 | 159.90 | 89.29 | 113.61 | 135.16 | 145.76 | 102.56 | 114.34 | 164.85 |
| <b>CLASSIC 1500</b> |         |     |     |     |     | Mem       | 31.64 | 35.46  | 39.59  | 43.62  | 48.84  | 53.49  | 58.99  | 68.69  | 41.46  | 45.53  | 50.24  | 53.99  | 58.99  | 33.48 | 42.22  | 49.99  | 53.83  | 38.22  | 42.49  | 60.80  |
| NO                  | \$1,500 | 80% | 80% | 50% | 50% | Mem + 1   | 58.46 | 65.64  | 73.41  | 80.97  | 90.79  | 99.56  | 109.89 | 128.10 | 76.91  | 84.65  | 93.47  | 100.51 | 109.89 | 61.91 | 78.35  | 92.98  | 100.20 | 70.83  | 78.85  | 113.27 |
|                     |         |     |     |     |     | Mem + Fam | 90.59 | 101.75 | 113.90 | 125.75 | 141.06 | 154.97 | 170.99 | 199.36 | 112.36 | 123.77 | 136.70 | 147.02 | 160.79 | 90.34 | 114.47 | 135.97 | 146.57 | 103.44 | 115.21 | 165.75 |
| <b>CLASSIC 2000</b> |         |     |     |     |     | Mem       | 33.29 | 37.30  | 41.62  | 45.83  | 51.31  | 56.18  | 61.94  | 72.10  | 43.58  | 47.86  | 52.77  | 56.71  | 61.94  | 35.23 | 44.36  | 52.51  | 56.52  | 40.17  | 44.64  | 63.83  |
| NO                  | \$2,000 | 80% | 80% | 50% | 50% | Mem + 1   | 61.39 | 68.93  | 77.02  | 84.90  | 95.18  | 104.35 | 115.14 | 134.16 | 80.69  | 88.79  | 97.99  | 105.33 | 115.14 | 65.03 | 82.17  | 97.46  | 105.01 | 74.30  | 82.68  | 118.66 |
|                     |         |     |     |     |     | Mem + Fam | 94.23 | 105.85 | 118.40 | 130.64 | 146.52 | 160.95 | 177.50 | 206.90 | 124.09 | 137.13 | 151.18 | 162.46 | 177.51 | 99.80 | 126.40 | 150.21 | 161.92 | 114.24 | 127.20 | 182.94 |

| Classic Select Plans (These plans use the DenteMax <sup>®</sup> network. Members may enjoy discounts by using one of the many dentists within the DenteMax network.) |         |          |         |         |         |           |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--|---------|----------|---------|---------|---------|-----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>CLASSIC SELECT 1000</b>   |         |          |         |         |         | Mem       | 27.89 | 32.04  | 34.66  | 37.53  | 42.44  | 47.40  | 51.25  | 59.14  | 37.60  | 42.74  | 45.18  | 47.72  | 51.25  | 30.70  | 36.27  | 43.82  | 47.20  | 33.07  | 36.51  | 52.47  |
| YES  | \$1,000 | 100%/70% | 80%/70% | 60%/50% | 60%/50% | Mem + 1   | 51.50 | 59.35  | 64.25  | 69.63  | 78.87  | 88.30  | 95.48  | 110.29 | 69.82  | 79.65  | 84.17  | 88.90  | 95.48  | 56.81  | 67.25  | 81.51  | 87.89  | 61.25  | 67.71  | 97.74  |
|  |         |          |         |         |         | Mem + Fam | 80.20 | 92.71  | 100.22 | 108.54 | 123.14 | 138.42 | 149.33 | 172.40 | 109.17 | 125.50 | 132.13 | 139.32 | 149.33 | 88.74  | 104.81 | 127.47 | 137.55 | 95.43  | 105.54 | 152.74 |
| <b>CLASSIC SELECT 1500</b>   |         |          |         |         |         | Mem       | 30.77 | 35.37  | 38.20  | 41.30  | 46.69  | 52.13  | 56.33  | 64.95  | 41.43  | 47.07  | 49.72  | 52.49  | 56.33  | 33.90  | 39.92  | 48.17  | 51.88  | 36.42  | 40.18  | 57.64  |
| YES  | \$1,500 | 100%/70% | 80%/70% | 60%/50% | 60%/50% | Mem + 1   | 56.63 | 65.28  | 70.53  | 76.33  | 86.45  | 96.73  | 104.52 | 120.64 | 76.65  | 87.36  | 92.25  | 97.38  | 104.52 | 62.53  | 73.74  | 89.28  | 96.23  | 67.21  | 74.24  | 106.96 |
|  |         |          |         |         |         | Mem + Fam | 86.58 | 100.13 | 108.04 | 116.87 | 132.58 | 148.96 | 160.59 | 185.27 | 117.71 | 135.21 | 142.25 | 149.92 | 160.59 | 95.89  | 112.86 | 137.16 | 147.95 | 102.84 | 113.65 | 164.20 |
| <b>CLASSIC SELECT 2000</b>   |         |          |         |         |         | Mem       | 32.46 | 37.32  | 40.26  | 43.51  | 49.20  | 54.92  | 59.31  | 68.37  | 43.69  | 49.61  | 52.39  | 55.28  | 59.28  | 35.79  | 42.06  | 50.75  | 54.64  | 38.39  | 42.33  | 60.68  |
| YES  | \$2,000 | 100%/70% | 80%/70% | 60%/50% | 60%/50% | Mem + 1   | 59.64 | 68.78  | 74.23  | 80.27  | 90.90  | 101.70 | 109.84 | 126.74 | 80.65  | 91.90  | 97.00  | 102.38 | 109.84 | 65.89  | 77.55  | 93.85  | 101.14 | 70.71  | 78.08  | 112.38 |
|  |         |          |         |         |         | Mem + Fam | 90.33 | 104.48 | 112.64 | 121.77 | 138.12 | 155.16 | 167.22 | 192.84 | 122.73 | 140.92 | 148.20 | 156.15 | 167.22 | 100.09 | 117.61 | 142.85 | 154.07 | 107.21 | 118.42 | 170.95 |

| Basic Plan            |        |      |      |      |      |           |       |       |       |        |        |        |        |        |        |        |        |        |        |       |        |        |        |       |        |        |
|-----------------------|--------|------|------|------|------|-----------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|-------|--------|--------|
| <b>BASIC PLAN 500</b> |        |      |      |      |      | Mem       | 26.61 | 29.97 | 33.61 | 37.16  | 41.74  | 45.79  | 50.67  | 59.22  | 35.27  | 38.71  | 42.91  | 46.24  | 50.67  | 28.22 | 35.93  | 42.76  | 46.14  | 32.41 | 36.17  | 52.29  |
| NO                    | \$500* | 100% | 50%† | 50%§ | 50%§ | Mem + 1   | 49.25 | 55.59 | 62.45 | 69.16  | 77.80  | 85.47  | 94.68  | 110.81 | 65.57  | 72.15  | 80.05  | 86.32  | 94.68  | 52.26 | 66.85  | 79.75  | 86.12  | 60.18 | 67.29  | 97.72  |
|                       |        |      |      |      |      | Mem + Fam | 77.58 | 87.57 | 98.48 | 109.15 | 122.82 | 135.19 | 149.68 | 175.18 | 103.38 | 114.31 | 126.67 | 136.52 | 149.68 | 82.28 | 105.50 | 126.06 | 136.18 | 94.92 | 106.19 | 154.46 |

| Super Select Plan (This plan uses the DenteMax <sup>®</sup> network. Members may enjoy discounts by using one of the many dentists within the DenteMax network.) |         |         |          |          |          |           |       |       |       |       |        |        |        |        |       |        |        |        |        |       |       |        |        |       |       |        |
|--|---------|---------|----------|----------|----------|-----------|-------|-------|-------|-------|--------|--------|--------|--------|-------|--------|--------|--------|--------|-------|-------|--------|--------|-------|-------|--------|
| <b>SUPER SELECT PLAN 1000</b>  |         |         |          |          |          | Mem       | 24.78 | 28.83 | 30.60 | 32.94 | 37.43  | 42.16  | 45.14  | 51.84  | 33.78 | 39.08  | 40.46  | 42.40  | 45.14  | 27.78 | 31.81 | 38.73  | 41.73  | 29.13 | 32.04 | 46.04  |
| YES  | \$1,000 | 80%/60% | 80%/60%† | 50%/40%§ | 50%/40%§ | Mem + 1   | 45.72 | 53.37 | 56.86 | 61.06 | 69.51  | 78.51  | 84.08  | 96.69  | 62.68 | 72.77  | 485.16 | 78.95  | 84.08  | 51.38 | 58.93 | 72.02  | 77.67  | 53.88 | 59.36 | 85.77  |
|  |         |         |          |          |          | Mem + Fam | 71.43 | 83.62 | 89.00 | 95.53 | 108.91 | 123.50 | 131.98 | 151.71 | 98.32 | 114.94 | 118.65 | 124.15 | 131.98 | 80.50 | 92.18 | 113.04 | 121.99 | 84.25 | 92.84 | 134.51 |

## Multiflex Plans for 65 and older – \$75 Single / \$225 Family Calendar Year Deductible Plans

| Basic Plus Plans            |         |     |     |     |     |           |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-----------------------------|---------|-----|-----|-----|-----|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>BASIC PLUS PLAN 1000</b> |         |     |     |     |     | Mem       | 33.24  | 37.50  | 41.94  | 46.30  | 52.03  | 57.12  | 63.48  | 73.73  | 44.01  | 48.46  | 53.58  | 57.67  | 63.14  | 35.33  | 44.78  | 53.28  | 57.48  | 40.40  | 45.07  | 65.10  |
| NO                          | \$1,000 | 80% | 80% | 50% | 50% | Mem + 1   | 60.27  | 68.13  | 76.29  | 84.34  | 94.88  | 104.29 | 115.35 | 134.84 | 80.11  | 88.35  | 97.78  | 105.30 | 115.35 | 64.11  | 81.53  | 97.21  | 104.94 | 73.48  | 82.06  | 118.97 |
|                             |         |     |     |     |     | Mem + Fam | 85.74  | 96.97  | 108.84 | 120.51 | 135.35 | 149.42 | 165.32 | 193.43 | 114.30 | 126.57 | 140.06 | 150.88 | 165.32 | 91.15  | 116.48 | 139.20 | 150.38 | 104.85 | 117.25 | 170.54 |
| <b>BASIC PLUS PLAN 1500</b> |         |     |     |     |     | Mem       | 37.60  | 42.41  | 47.33  | 52.17  | 58.58  | 64.27  | 70.97  | 82.78  | 49.66  | 54.62  | 60.32  | 64.89  | 70.97  | 39.98  | 50.47  | 59.97  | 64.65  | 45.60  | 50.80  | 73.15  |
| NO                          | \$1,500 | 80% | 80% | 50% | 50% | Mem + 1   | 67.96  | 76.75  | 85.77  | 94.66  | 106.40 | 116.86 | 129.12 | 150.76 | 90.03  | 99.20  | 109.64 | 117.98 | 129.12 | 72.29  | 91.55  | 108.96 | 117.56 | 82.61  | 92.14  | 133.12 |
|                             |         |     |     |     |     | Mem + Fam | 94.73  | 107.06 | 119.93 | 132.51 | 149.15 | 164.14 | 181.42 | 212.03 | 130.41 | 143.79 | 158.96 | 171.07 | 187.26 | 104.60 | 132.62 | 157.96 | 170.46 | 119.62 | 133.48 | 193.09 |
| <b>BASIC PLUS PLAN 2000</b> |         |     |     |     |     | Mem       | 40.18  | 45.29  | 50.50  | 55.63  | 62.44  | 68.48  | 75.57  | 88.11  | 52.97  | 58.25  | 64.29  | 69.13  | 75.57  | 42.72  | 53.82  | 63.89  | 68.87  | 48.65  | 54.16  | 77.89  |
| NO                          | \$2,000 | 80% | 80% | 50% | 50% | Mem + 1   | 72.49  | 81.81  | 91.35  | 100.74 | 113.19 | 124.25 | 137.22 | 160.13 | 95.87  | 105.60 | 116.62 | 125.44 | 137.22 | 77.11  | 97.44  | 115.88 | 124.98 | 87.99  | 98.06  | 141.45 |
|                             |         |     |     |     |     | Mem + Fam | 100.02 | 112.99 | 126.44 | 139.68 | 157.08 | 172.81 | 190.88 | 222.97 | 132.76 | 146.82 | 162.15 | 174.45 | 190.88 | 106.38 | 135.05 | 161.02 | 173.81 | 121.79 | 135.92 | 196.80 |

\* Calendar year Maximum grows each year for three years. Year One is \$500, Year Two is \$750 and Year Three is \$1,000

† There is no waiting period for Diagnostic & Preventative Services

‡ There is no waiting period for these plans

§ 12 Month Waiting Period rather than the standard 18 Month Waiting Period

Notes: These plans do not offer orthodontia coverage. Rates subject to change. Plans not available in all states.

Rates effective August 1, 2009