

2009 OPTIONS (50-99) RATES - LEVEL 1
(Deductible: \$50/\$150 Endo/Perio: Basic)

NORTH REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
2008_Plan_Name	Cal_Max	Ortho	Ortho_Max	08_MR_1P	08_MR_2P	08_MR_3P	09_MR_1P	09_MR_2P	09_MR_3P	\$ Difference	% Difference	\$ Difference	% Difference	\$ Difference	% Difference	% AVG.
PP01	1000	None	None	\$40.41	\$72.12	\$115.47	\$41.53	\$79.13	\$125.36	\$1.12	2.76%	\$7.01	9.73%	\$9.89	8.56%	7.02%
PP01	1000	C	1000	\$40.41	\$73.08	\$125.13	\$41.53	\$80.16	\$135.66	\$1.12	2.76%	\$7.08	9.68%	\$10.53	8.41%	6.95%
PP01	1500	None	None	\$49.19	\$86.68	\$134.47	\$50.55	\$95.14	\$146.10	\$1.36	2.76%	\$8.46	9.76%	\$11.63	8.65%	7.06%
PP01	1500	C	1000	\$49.19	\$87.64	\$144.13	\$50.55	\$96.17	\$156.40	\$1.36	2.76%	\$8.53	9.73%	\$12.27	8.52%	7.00%
PP01	2000	None	None	\$53.61	\$94.13	\$143.81	\$55.09	\$103.33	\$156.31	\$1.48	2.76%	\$9.20	9.78%	\$12.50	8.69%	7.07%
PP01	2000	C	1000	\$53.61	\$95.09	\$153.47	\$55.09	\$104.36	\$166.61	\$1.48	2.76%	\$9.27	9.74%	\$13.14	8.56%	7.02%
PP02	1000	None	None	\$36.84	\$65.59	\$102.63	\$37.86	\$71.97	\$111.47	\$1.02	2.76%	\$6.38	9.73%	\$8.84	8.61%	7.04%
PP02	1000	C	1000	\$36.84	\$66.55	\$112.29	\$37.86	\$73.00	\$121.77	\$1.02	2.76%	\$6.45	9.69%	\$9.48	8.44%	6.96%
PP02	1500	None	None	\$44.77	\$78.69	\$119.50	\$46.01	\$86.38	\$129.90	\$1.24	2.76%	\$7.69	9.77%	\$10.40	8.70%	7.08%
PP02	1500	C	1000	\$44.77	\$79.65	\$129.16	\$46.01	\$87.40	\$140.20	\$1.24	2.76%	\$7.75	9.74%	\$11.04	8.54%	7.01%
PP02	2000	None	None	\$48.64	\$85.19	\$127.52	\$49.98	\$93.53	\$138.66	\$1.34	2.76%	\$8.34	9.78%	\$11.14	8.74%	7.09%
PP02	2000	C	1000	\$48.64	\$86.15	\$137.17	\$49.98	\$94.55	\$148.95	\$1.34	2.76%	\$8.40	9.75%	\$11.78	8.59%	7.03%
PP03	1000	None	None	\$40.26	\$71.93	\$115.19	\$41.37	\$78.92	\$125.05	\$1.11	2.76%	\$6.99	9.72%	\$9.86	8.56%	7.01%
PP03	1000	C	1000	\$40.26	\$72.89	\$124.85	\$41.37	\$79.95	\$135.35	\$1.11	2.76%	\$7.06	9.68%	\$10.50	8.41%	6.95%
PP03	1500	None	None	\$48.64	\$85.76	\$133.24	\$49.98	\$94.13	\$144.76	\$1.34	2.76%	\$8.37	9.76%	\$11.52	8.65%	7.06%
PP03	1500	C	1000	\$48.64	\$86.72	\$142.89	\$49.98	\$95.16	\$155.05	\$1.34	2.76%	\$8.44	9.73%	\$12.16	8.51%	7.00%
PP03	2000	None	None	\$52.76	\$92.68	\$141.86	\$54.22	\$101.74	\$154.18	\$1.46	2.76%	\$9.06	9.77%	\$12.32	8.68%	7.07%
PP03	2000	C	1000	\$52.76	\$93.64	\$151.51	\$54.22	\$102.76	\$164.47	\$1.46	2.76%	\$9.12	9.74%	\$12.96	8.55%	7.02%
ALL OTHERS REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PP01	1000	None	None	\$40.41	\$72.12	\$115.47	\$41.17	\$77.01	\$122.35	\$0.76	1.88%	\$4.89	6.77%	\$6.88	5.96%	4.87%
PP01	1000	C	1000	\$40.41	\$73.08	\$125.13	\$41.17	\$78.01	\$132.45	\$0.76	1.88%	\$4.93	6.75%	\$7.32	5.85%	4.83%
PP01	1500	None	None	\$49.19	\$86.68	\$134.47	\$50.11	\$92.58	\$142.56	\$0.92	1.88%	\$5.90	6.80%	\$8.09	6.02%	4.90%
PP01	1500	C	1000	\$49.19	\$87.64	\$144.13	\$50.11	\$93.58	\$152.67	\$0.92	1.88%	\$5.94	6.78%	\$8.54	5.92%	4.86%
PP01	2000	None	None	\$53.61	\$94.13	\$143.81	\$54.62	\$100.54	\$152.51	\$1.01	1.88%	\$6.41	6.81%	\$8.70	6.05%	4.91%
PP01	2000	C	1000	\$53.61	\$95.09	\$153.47	\$54.62	\$101.54	\$162.61	\$1.01	1.88%	\$6.45	6.79%	\$9.14	5.96%	4.87%
PP02	1000	None	None	\$36.84	\$65.59	\$102.63	\$37.53	\$70.04	\$108.78	\$0.69	1.88%	\$4.45	6.78%	\$6.15	5.99%	4.88%
PP02	1000	C	1000	\$36.84	\$66.55	\$112.29	\$37.53	\$71.04	\$118.89	\$0.69	1.88%	\$4.49	6.75%	\$6.60	5.87%	4.83%
PP02	1500	None	None	\$44.77	\$78.69	\$119.50	\$45.61	\$84.05	\$126.73	\$0.84	1.88%	\$5.36	6.81%	\$7.23	6.05%	4.91%
PP02	1500	C	1000	\$44.77	\$79.65	\$129.16	\$45.61	\$85.05	\$136.84	\$0.84	1.88%	\$5.40	6.78%	\$7.68	5.95%	4.87%
PP02	2000	None	None	\$48.64	\$85.19	\$127.52	\$49.55	\$91.00	\$135.27	\$0.91	1.88%	\$5.81	6.82%	\$7.75	6.08%	4.93%
PP02	2000	C	1000	\$48.64	\$86.15	\$137.17	\$49.55	\$92.00	\$145.37	\$0.91	1.88%	\$5.85	6.79%	\$8.20	5.98%	4.88%
PP03	1000	None	None	\$40.26	\$71.93	\$115.19	\$41.02	\$76.80	\$122.05	\$0.76	1.88%	\$4.87	6.77%	\$6.86	5.96%	4.87%
PP03	1000	C	1000	\$40.26	\$72.89	\$124.85	\$41.02	\$77.81	\$132.16	\$0.76	1.88%	\$4.92	6.74%	\$7.31	5.85%	4.83%
PP03	1500	None	None	\$48.64	\$85.76	\$133.24	\$49.55	\$91.59	\$141.26	\$0.91	1.88%	\$5.83	6.80%	\$8.02	6.02%	4.90%
PP03	1500	C	1000	\$48.64	\$86.72	\$142.89	\$49.55	\$92.60	\$151.35	\$0.91	1.88%	\$5.88	6.78%	\$8.46	5.92%	4.86%
PP03	2000	None	None	\$52.76	\$92.68	\$141.86	\$53.75	\$98.99	\$150.43	\$0.99	1.88%	\$6.31	6.81%	\$8.57	6.04%	4.91%
PP03	2000	C	1000	\$52.76	\$93.64	\$151.51	\$53.75	\$100.00	\$160.53	\$0.99	1.88%	\$6.36	6.79%	\$9.02	5.95%	4.87%
VALLEY REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PP01	1000	None	None	\$34.55	\$66.28	\$105.30	\$35.20	\$70.67	\$111.47	\$0.65	1.88%	\$4.39	6.62%	\$6.17	5.86%	4.79%
PP01	1000	C	1000	\$34.55	\$67.15	\$113.98	\$35.20	\$71.58	\$120.56	\$0.65	1.88%	\$4.43	6.60%	\$6.58	5.78%	4.75%
PP01	1500	None	None	\$42.05	\$79.69	\$122.69	\$42.85	\$84.98	\$129.97	\$0.80	1.90%	\$5.29	6.64%	\$7.28	5.93%	4.82%
PP01	1500	C	1000	\$42.05	\$80.55	\$131.39	\$42.85	\$85.89	\$139.06	\$0.80	1.90%	\$5.34	6.63%	\$7.67	5.83%	4.79%
PP01	2000	None	None	\$45.84	\$86.54	\$131.24	\$46.70	\$92.29	\$139.07	\$0.86	1.88%	\$5.75	6.64%	\$7.83	5.96%	4.83%
PP01	2000	C	1000	\$45.84	\$87.40	\$139.95	\$46.70	\$93.20	\$148.16	\$0.86	1.88%	\$5.80	6.64%	\$8.21	5.86%	4.79%
PP02	1000	None	None	\$31.49	\$60.29	\$93.62	\$32.09	\$64.28	\$99.15	\$0.60	1.91%	\$3.99	6.61%	\$5.53	5.91%	4.81%
PP02	1000	C	1000	\$31.49	\$61.14	\$102.31	\$32.09	\$65.19	\$108.24	\$0.60	1.91%	\$4.05	6.62%	\$5.93	5.80%	4.77%
PP02	1500	None	None	\$38.29	\$72.35	\$109.07	\$39.00	\$77.15	\$115.57	\$0.71	1.85%	\$4.80	6.64%	\$6.50	5.96%	4.82%
PP02	1500	C	1000	\$38.29	\$73.20	\$117.76	\$39.00	\$78.05	\$124.66	\$0.71	1.85%	\$4.85	6.63%	\$6.90	5.86%	4.78%
PP02	2000	None	None	\$41.59	\$78.31	\$116.41	\$42.37	\$83.54	\$123.39	\$0.78	1.88%	\$5.23	6.67%	\$6.98	6.00%	4.85%
PP02	2000	C	1000	\$41.59	\$79.19	\$125.11	\$42.37	\$84.44	\$132.48	\$0.78	1.88%	\$5.25	6.63%	\$7.37	5.89%	4.80%
PP03	1000	None	None	\$34.42	\$66.10	\$105.04	\$35.08	\$70.48	\$111.21	\$0.66	1.91%	\$4.38	6.62%	\$6.17	5.87%	4.80%
PP03	1000	C	1000	\$34.42	\$66.96	\$113.73	\$35.08	\$71.39	\$120.30	\$0.66	1.91%	\$4.43	6.61%	\$6.57	5.78%	4.77%
PP03	1500	None	None	\$41.59	\$78.84	\$121.57	\$42.37	\$84.07	\$128.77	\$0.78	1.88%	\$5.23	6.63%	\$7.20	5.92%	4.81%
PP03	1500	C	1000	\$41.59	\$79.69	\$130.25	\$42.37	\$84.98	\$137.87	\$0.78	1.88%	\$5.29	6.64%	\$7.62	5.85%	4.79%
PP03	2000	None	None	\$45.10	\$85.20	\$129.47	\$45.96	\$90.87	\$137.17	\$0.86	1.90%	\$5.67	6.66%	\$7.70	5.94%	4.83%
PP03	2000	C	1000	\$45.10	\$86.07	\$138.15	\$45.96	\$91.77	\$146.26	\$0.86	1.90%	\$5.70	6.62%	\$8.11	5.87%	4.80%
SOUTH REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PP01	1000	None	None	\$40.41	\$72.12	\$115.47	\$40.39	\$74.74	\$118.96	-\$0.02	-0.04%	\$2.62	3.63%	\$3.49	3.02%	2.20%
PP01	1000	C	1000	\$40.41	\$73.08	\$125.13	\$40.39	\$75.72	\$128.81	-\$0.02	-0.04%	\$2.64	3.61%	\$3.68	2.94%	2.17%
PP01	1500	None	None	\$49.19	\$86.68	\$134.47	\$49.17	\$89.85	\$138.59	-\$0.02	-0.04%	\$3.17	3.65%	\$4.12	3.07%	2.23%
PP01	1500	C	1000	\$49.19	\$87.64	\$144.13	\$49.17	\$90.82	\$148.44	-\$0.02	-0.04%	\$3.18	3.63%	\$4.31	2.99%	2.20%
PP01	2000	None	None	\$53.61	\$94.13	\$143.81	\$53.59	\$97.57	\$148.25	-\$0.02	-0.04%	\$3.44	3.66%	\$4.44	3.09%	2.23%
PP01	2000	C	1000	\$53.61	\$95.09	\$153.47	\$53.59	\$98.55	\$158.10	-\$0.02	-0.04%	\$3.46	3.64%	\$4.63	3.02%	2.21%
PP02	1000	None	None	\$36.84	\$65.59	\$102.63	\$36.83	\$67.97	\$105.76	-\$0.01	-0.04%	\$2.38	3.64%	\$3.13	3.05%	2.21%
PP02	1000	C	1000	\$36.84	\$66.55	\$112.29	\$36.83	\$68.95	\$115.61	-\$0.01	-0.04%	\$2.40	3.61%	\$3.32	2.96%	2.18%
PP02	1500	None	None	\$44.77	\$78.69	\$119.50	\$44.75	\$81.57	\$123.19	-\$0.02	-0.04%	\$2.88	3.66%	\$3.69	3.09%	2.24%
PP02	1500	C	1000	\$44.77	\$79.65	\$129.16	\$44.75	\$82.55	\$133.05	-\$0.02	-0.04%	\$2.90	3.64%	\$3.89	3.01%	2.20%
PP02	2000	None	None	\$48.64	\$85.19	\$127.52	\$48.62	\$88.31	\$131.49	-\$0.02	-0.04%	\$3.12	3.66%	\$3.97	3.11%	2.24%
PP02	2000	C	1000	\$48.64	\$86.15	\$137.17	\$48.62	\$89.29	\$141.33	-\$0.02	-0.04%	\$3.14	3.64%	\$4.16	3.03%	2.21%
PP03	1000	None	None	\$40.26	\$71.93	\$115.19	\$40.24	\$74.54	\$118.67	-\$0.02	-0.04%	\$2.61	3.63%	\$3.48	3.02%	2.20%
PP03	1000	C	1000	\$40.26	\$72.89	\$124.85	\$40.24	\$75.52	\$128.52	-\$0.02	-0.04%	\$2.63	3.61%	\$3.67	2.94%	2.17%
PP03	1500	None	None	\$48.64	\$85.76	\$133.24	\$48.62	\$88.89	\$137.32	-\$0.02	-0.04%	\$3.13	3.65%	\$4.08	3.06%	2.22%
PP03	1500	C	1000	\$48.64	\$86.72	\$142.89	\$48.62	\$89.87	\$147.16	-\$0.02	-0.04%	\$3.15	3.63%	\$4.27	2.99%	2.19%
PP03	2000	None	None	\$52.76	\$92.68	\$141.86	\$52.74	\$96.07	\$146.23	-\$0.02	-0.04%	\$3.39	3.66%	\$4.37	3.08%	2.23%
PP03	2000	C	1000	\$52.76	\$93.64	\$151.51	\$52.74	\$97.05	\$156.08	-\$0.02	-0.04%	\$3.41	3.64%	\$4.57	3.01%	2.20%

2009 OPTIONS (50-99) RATES - LEVEL 2
(Deductible: \$50/\$150 Endo/Perio: Basic)

NORTH REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
2008_Plan_Name	Cal_Max	Ortho	Ortho_Max	08_MR_1P	08_MR_2P	08_MR_3P	09_MR_1P	09_MR_2P	09_MR_3P	\$ Difference	% Difference	\$ Difference	% Difference	\$ Difference	% Difference	% AVG.
PPO1	1000	None	None	\$44.45	\$79.33	\$127.02	\$45.68	\$87.05	\$137.90	\$1.23	2.76%	\$7.72	9.73%	\$10.88	8.56%	7.02%
PPO1	1000	C	1000	\$44.45	\$80.39	\$137.64	\$45.68	\$88.18	\$149.22	\$1.23	2.76%	\$7.79	9.68%	\$11.58	8.41%	6.95%
PPO1	1500	None	None	\$54.11	\$95.35	\$147.92	\$55.60	\$104.66	\$160.72	\$1.49	2.76%	\$9.31	9.76%	\$12.80	8.65%	7.06%
PPO1	1500	C	1000	\$54.11	\$96.40	\$158.54	\$55.60	\$105.78	\$172.04	\$1.49	2.76%	\$9.38	9.73%	\$13.50	8.52%	7.00%
PPO1	2000	None	None	\$58.97	\$103.54	\$158.19	\$60.60	\$113.66	\$171.94	\$1.63	2.76%	\$10.12	9.78%	\$13.75	8.69%	7.07%
PPO1	2000	C	1000	\$58.97	\$104.59	\$168.82	\$60.60	\$114.78	\$183.27	\$1.63	2.76%	\$10.19	9.74%	\$14.45	8.56%	7.02%
PPO2	1000	None	None	\$40.52	\$72.15	\$112.90	\$41.64	\$79.17	\$122.62	\$1.12	2.76%	\$7.02	9.73%	\$9.72	8.61%	7.03%
PPO2	1000	C	1000	\$40.52	\$73.20	\$123.52	\$41.64	\$80.29	\$133.95	\$1.12	2.76%	\$7.09	9.69%	\$10.43	8.44%	6.96%
PPO2	1500	None	None	\$49.25	\$86.56	\$131.45	\$50.61	\$95.02	\$142.89	\$1.36	2.76%	\$8.46	9.77%	\$11.44	8.70%	7.08%
PPO2	1500	C	1000	\$49.25	\$87.61	\$142.08	\$50.61	\$96.14	\$154.22	\$1.36	2.76%	\$8.53	9.74%	\$12.14	8.54%	7.01%
PPO2	2000	None	None	\$53.51	\$93.70	\$140.27	\$54.99	\$102.87	\$152.53	\$1.48	2.76%	\$9.17	9.78%	\$12.26	8.74%	7.09%
PPO2	2000	C	1000	\$53.51	\$94.76	\$150.90	\$54.99	\$104.00	\$163.86	\$1.48	2.76%	\$9.24	9.75%	\$12.96	8.59%	7.03%
PPO3	1000	None	None	\$44.29	\$79.12	\$126.71	\$45.51	\$86.81	\$137.56	\$1.22	2.76%	\$7.69	9.72%	\$10.85	8.56%	7.01%
PPO3	1000	C	1000	\$44.29	\$80.17	\$137.34	\$45.51	\$87.93	\$148.89	\$1.22	2.76%	\$7.76	9.68%	\$11.55	8.41%	6.95%
PPO3	1500	None	None	\$53.51	\$94.33	\$146.56	\$54.99	\$103.54	\$159.23	\$1.48	2.76%	\$9.21	9.76%	\$12.67	8.65%	7.06%
PPO3	1500	C	1000	\$53.51	\$95.39	\$157.19	\$54.99	\$104.67	\$170.57	\$1.48	2.76%	\$9.28	9.73%	\$13.38	8.51%	7.00%
PPO3	2000	None	None	\$58.03	\$101.94	\$156.04	\$59.63	\$111.90	\$169.59	\$1.60	2.76%	\$9.96	9.77%	\$13.55	8.68%	7.07%
PPO3	2000	C	1000	\$58.03	\$103.00	\$166.67	\$59.63	\$113.03	\$180.93	\$1.60	2.76%	\$10.03	9.74%	\$14.26	8.55%	7.02%
ALL OTHERS REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PPO1	1000	None	None	\$44.45	\$79.33	\$127.02	\$45.29	\$84.70	\$134.59	\$0.84	1.88%	\$5.37	6.77%	\$7.57	5.96%	4.87%
PPO1	1000	C	1000	\$44.45	\$80.39	\$137.64	\$45.29	\$85.81	\$145.70	\$0.84	1.88%	\$5.42	6.75%	\$8.06	5.85%	4.83%
PPO1	1500	None	None	\$54.11	\$95.35	\$147.92	\$55.13	\$101.84	\$156.82	\$1.02	1.88%	\$6.49	6.80%	\$8.90	6.02%	4.90%
PPO1	1500	C	1000	\$54.11	\$96.40	\$158.54	\$55.13	\$102.93	\$167.93	\$1.02	1.88%	\$6.53	6.78%	\$9.39	5.92%	4.86%
PPO1	2000	None	None	\$58.97	\$103.54	\$158.19	\$60.08	\$110.59	\$167.76	\$1.11	1.88%	\$7.05	6.81%	\$9.57	6.05%	4.91%
PPO1	2000	C	1000	\$58.97	\$104.59	\$168.82	\$60.08	\$111.69	\$178.87	\$1.11	1.88%	\$7.10	6.79%	\$10.05	5.96%	4.87%
PPO2	1000	None	None	\$40.52	\$72.15	\$112.90	\$41.28	\$77.04	\$119.67	\$0.76	1.88%	\$4.89	6.78%	\$6.77	5.99%	4.88%
PPO2	1000	C	1000	\$40.52	\$73.20	\$123.52	\$41.28	\$78.14	\$130.77	\$0.76	1.88%	\$4.94	6.75%	\$7.25	5.87%	4.83%
PPO2	1500	None	None	\$49.25	\$86.56	\$131.45	\$50.18	\$92.45	\$139.41	\$0.93	1.88%	\$5.89	6.81%	\$7.96	6.05%	4.91%
PPO2	1500	C	1000	\$49.25	\$87.61	\$142.08	\$50.18	\$93.55	\$150.53	\$0.93	1.88%	\$5.94	6.78%	\$8.45	5.95%	4.87%
PPO2	2000	None	None	\$53.51	\$93.70	\$140.27	\$54.52	\$100.09	\$148.80	\$1.01	1.88%	\$6.39	6.82%	\$8.53	6.08%	4.93%
PPO2	2000	C	1000	\$53.51	\$94.76	\$150.90	\$54.52	\$101.20	\$159.92	\$1.01	1.88%	\$6.44	6.79%	\$9.02	5.98%	4.88%
PPO3	1000	None	None	\$44.29	\$79.12	\$126.71	\$45.12	\$84.48	\$134.26	\$0.83	1.88%	\$5.36	6.77%	\$7.55	5.96%	4.87%
PPO3	1000	C	1000	\$44.29	\$80.17	\$137.34	\$45.12	\$85.58	\$145.38	\$0.83	1.88%	\$5.41	6.74%	\$8.04	5.85%	4.83%
PPO3	1500	None	None	\$53.51	\$94.33	\$146.56	\$54.52	\$100.75	\$155.38	\$1.01	1.88%	\$6.42	6.80%	\$8.82	6.02%	4.90%
PPO3	1500	C	1000	\$53.51	\$95.39	\$157.19	\$54.52	\$101.85	\$166.50	\$1.01	1.88%	\$6.46	6.78%	\$9.31	5.92%	4.86%
PPO3	2000	None	None	\$58.03	\$101.94	\$156.04	\$59.12	\$108.88	\$165.47	\$1.09	1.88%	\$6.94	6.81%	\$9.43	6.04%	4.91%
PPO3	2000	C	1000	\$58.03	\$103.00	\$166.67	\$59.12	\$109.99	\$176.59	\$1.09	1.88%	\$6.99	6.79%	\$9.92	5.95%	4.87%
VALLEY REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PPO1	1000	None	None	\$38.01	\$72.90	\$115.82	\$38.72	\$77.74	\$122.62	\$0.71	1.88%	\$4.84	6.64%	\$6.80	5.87%	4.80%
PPO1	1000	C	1000	\$38.01	\$73.86	\$125.38	\$38.72	\$78.73	\$132.63	\$0.71	1.88%	\$4.87	6.60%	\$7.25	5.78%	4.75%
PPO1	1500	None	None	\$46.27	\$87.65	\$134.96	\$47.14	\$93.48	\$142.96	\$0.87	1.88%	\$5.83	6.50%	\$8.00	5.93%	4.82%
PPO1	1500	C	1000	\$46.27	\$88.59	\$144.53	\$47.14	\$94.47	\$152.97	\$0.87	1.88%	\$5.88	6.64%	\$8.44	5.84%	4.79%
PPO1	2000	None	None	\$50.43	\$95.18	\$144.38	\$51.37	\$101.53	\$152.97	\$0.94	1.86%	\$6.35	6.67%	\$8.59	5.95%	4.83%
PPO1	2000	C	1000	\$50.43	\$96.14	\$153.93	\$51.37	\$102.52	\$162.98	\$0.94	1.86%	\$6.38	6.64%	\$9.05	5.88%	4.79%
PPO2	1000	None	None	\$34.65	\$66.31	\$102.98	\$35.30	\$70.71	\$109.06	\$0.65	1.88%	\$4.40	6.63%	\$6.08	5.91%	4.80%
PPO2	1000	C	1000	\$34.65	\$67.26	\$112.55	\$35.30	\$71.70	\$119.07	\$0.65	1.88%	\$4.44	6.60%	\$6.52	5.79%	4.76%
PPO2	1500	None	None	\$42.12	\$79.58	\$119.97	\$42.90	\$84.86	\$127.13	\$0.78	1.86%	\$5.28	6.64%	\$7.16	5.97%	4.82%
PPO2	1500	C	1000	\$42.12	\$80.53	\$129.54	\$42.90	\$85.86	\$137.13	\$0.78	1.86%	\$5.33	6.62%	\$7.59	5.86%	4.78%
PPO2	2000	None	None	\$45.75	\$86.16	\$128.06	\$46.61	\$91.89	\$135.73	\$0.86	1.88%	\$5.73	6.65%	\$7.67	5.99%	4.84%
PPO2	2000	C	1000	\$45.75	\$87.10	\$137.62	\$46.61	\$92.88	\$145.73	\$0.86	1.88%	\$5.78	6.64%	\$8.11	5.89%	4.80%
PPO3	1000	None	None	\$37.87	\$72.72	\$115.55	\$38.58	\$77.52	\$122.34	\$0.71	1.88%	\$4.80	6.61%	\$6.79	5.87%	4.79%
PPO3	1000	C	1000	\$37.87	\$73.67	\$125.11	\$38.58	\$78.52	\$132.33	\$0.71	1.88%	\$4.85	6.58%	\$7.22	5.77%	4.75%
PPO3	1500	None	None	\$45.75	\$86.72	\$133.71	\$46.61	\$92.48	\$141.65	\$0.86	1.88%	\$5.76	6.65%	\$7.94	5.94%	4.82%
PPO3	1500	C	1000	\$45.75	\$87.66	\$143.28	\$46.61	\$93.47	\$151.66	\$0.86	1.88%	\$5.81	6.63%	\$8.38	5.85%	4.78%
PPO3	2000	None	None	\$49.62	\$93.72	\$142.41	\$50.55	\$99.96	\$150.89	\$0.93	1.88%	\$6.24	6.65%	\$8.48	5.95%	4.83%
PPO3	2000	C	1000	\$49.62	\$94.67	\$151.98	\$50.55	\$100.95	\$160.89	\$0.93	1.88%	\$6.28	6.63%	\$8.91	5.86%	4.79%
SOUTH REGION				2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
PPO1	1000	None	None	\$44.45	\$79.33	\$127.02	\$44.43	\$82.21	\$130.85	-\$0.02	-0.04%	\$2.88	3.63%	\$3.83	3.02%	2.20%
PPO1	1000	C	1000	\$44.45	\$80.39	\$137.64	\$44.43	\$83.29	\$141.69	-\$0.02	-0.04%	\$2.90	3.61%	\$4.05	2.94%	2.17%
PPO1	1500	None	None	\$54.11	\$95.35	\$147.92	\$54.09	\$98.83	\$152.45	-\$0.02	-0.04%	\$3.48	3.65%	\$4.53	3.07%	2.23%
PPO1	1500	C	1000	\$54.11	\$96.40	\$158.54	\$54.09	\$99.90	\$163.29	-\$0.02	-0.04%	\$3.50	3.63%	\$4.75	2.99%	2.20%
PPO1	2000	None	None	\$58.97	\$103.54	\$158.19	\$58.95	\$107.33	\$163.07	-\$0.02	-0.04%	\$3.79	3.66%	\$4.88	3.09%	2.23%
PPO1	2000	C	1000	\$58.97	\$104.59	\$168.82	\$58.95	\$108.40	\$173.91	-\$0.02	-0.04%	\$3.81	3.64%	\$5.09	3.02%	2.21%
PPO2	1000	None	None	\$40.52	\$72.15	\$112.90	\$40.50	\$74.77	\$116.34	-\$0.02	-0.04%	\$2.62	3.64%	\$3.44	3.04%	2.21%
PPO2	1000	C	1000	\$40.52	\$73.20	\$123.52	\$40.50	\$75.84	\$127.17	-\$0.02	-0.04%	\$2.64	3.61%	\$3.65	2.96%	2.18%
PPO2	1500	None	None	\$49.25	\$86.56	\$131.45	\$49.23	\$89.73	\$135.51	-\$0.02	-0.04%	\$3.17	3.66%	\$4.06	3.09%	2.24%
PPO2	1500	C	1000	\$49.25	\$87.61	\$142.08	\$49.23	\$90.80	\$146.36	-\$0.02	-0.04%	\$3.19	3.64%	\$4.28	3.01%	2.20%
PPO2	2000	None	None	\$53.51	\$93.70	\$140.27	\$53.49	\$97.13	\$144.63	-\$0.02	-0.04%	\$3.43	3.66%	\$4.36	3.11%	2.24%
PPO2	2000	C	1000	\$53.51	\$94.76	\$150.90	\$53.49	\$98.21	\$155.48	-\$0.02	-0.04%	\$3.45	3.64%	\$4.58	3.03%	2.21%
PPO3	1000	None	None	\$44.29	\$79.12	\$126.71	\$44.27	\$81.99	\$130.53	-\$0.02	-0.04%	\$2.87	3.63%	\$3.82	3.02%	2.20%
PPO3	1000	C	1000	\$44.29	\$80.17	\$137.34	\$44.27	\$83.06	\$141.38	-\$0.02	-0.04%	\$2.89	3.61%	\$4.04	2.94%	2.17%
PPO3	1500	None	None	\$53.51	\$94.33	\$146.56	\$53.49	\$97.77	\$151.05	-\$0.02	-0.04%	\$3.44	3.65%	\$4.49	3.06%	2.22%
PPO3	1500	C	1000	\$53.51	\$95.39	\$157.19	\$53.49	\$98.86	\$161.89	-\$0.02	-0.04%	\$3.47	3.63%	\$4.70	2.99%	2.19%
PPO3	2000	None	None	\$58.03	\$101.94	\$156.04	\$58.01	\$105.67	\$160.85	-\$0.02	-0.04%	\$3.73	3.66%	\$4.81	3.08%	2.23%
PPO3	2000	C	1000	\$58.03	\$103.00	\$166.67	\$58.01	\$106.75	\$171.69	-\$0.02	-0.04%	\$3.75	3.64%	\$5.02	3.01%	2.20%

2009 OPTIONS (50-99) RATES - PREMIER vs. PPO3

(Deductible: \$50/\$150 Endo/Perio: Basic)

NORTH REGION						2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
2008 Plan Name	2009 Plan Name	Risk	Cal_Max	Ortho	Ortho_Max	08_MR_1P	08_MR_2P	08_MR_3P	09_MR_1P	09_MR_2P	09_MR_3P	\$ Difference	% Difference	\$ Difference	% Difference	\$ Difference	% Difference	% AVG.
Premier	PPO3	1	1000	None	None	\$42.75	\$76.37	\$122.66	\$41.37	\$78.92	\$125.05	-\$1.38	-3.23%	\$2.55	3.34%	\$2.39	1.95%	0.69%
Premier	PPO3	2	1000	None	None	\$47.03	\$84.01	\$134.93	\$45.51	\$86.81	\$137.56	-\$1.52	-3.23%	\$2.80	3.34%	\$2.63	1.95%	0.69%
Premier	PPO3	1	1000	C	1000	\$42.75	\$77.33	\$132.32	\$41.37	\$79.95	\$135.35	-\$1.38	-3.23%	\$2.62	3.38%	\$3.03	2.29%	0.82%
Premier	PPO3	2	1000	C	1000	\$47.03	\$85.06	\$145.56	\$45.51	\$87.93	\$148.89	-\$1.52	-3.23%	\$2.87	3.38%	\$3.33	2.29%	0.81%
Premier	PPO3	1	1500	None	None	\$51.76	\$91.26	\$142.13	\$49.98	\$94.13	\$144.76	-\$1.78	-3.43%	\$2.87	3.15%	\$2.63	1.85%	0.52%
Premier	PPO3	2	1500	None	None	\$56.94	\$100.39	\$156.35	\$54.99	\$103.54	\$159.23	-\$1.95	-3.43%	\$3.15	3.14%	\$2.88	1.84%	0.52%
Premier	PPO3	1	1500	C	1000	\$51.76	\$92.22	\$151.79	\$49.98	\$95.16	\$155.05	-\$1.78	-3.43%	\$2.94	3.18%	\$3.26	2.15%	0.63%
Premier	PPO3	2	1500	C	1000	\$56.94	\$101.44	\$166.97	\$54.99	\$104.67	\$170.57	-\$1.95	-3.43%	\$3.23	3.18%	\$3.60	2.15%	0.64%
Premier	PPO3	1	2000	None	None	\$56.22	\$98.74	\$151.52	\$54.22	\$101.74	\$154.18	-\$2.00	-3.56%	\$3.00	3.04%	\$2.66	1.76%	0.41%
Premier	PPO3	2	2000	None	None	\$61.84	\$108.61	\$166.67	\$59.63	\$111.90	\$169.59	-\$2.21	-3.57%	\$3.29	3.03%	\$2.92	1.75%	0.40%
Premier	PPO3	1	2000	C	1000	\$56.22	\$99.70	\$161.18	\$54.22	\$102.76	\$164.47	-\$2.00	-3.56%	\$3.06	3.07%	\$3.29	2.04%	0.52%
Premier	PPO3	2	2000	C	1000	\$61.84	\$109.67	\$177.30	\$59.63	\$113.03	\$180.93	-\$2.21	-3.57%	\$3.36	3.07%	\$3.63	2.05%	0.51%
ALL OTHERS REGION						2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
Premier	PPO3	1	1000	None	None	\$42.75	\$76.37	\$122.66	\$41.02	\$76.80	\$122.05	-\$1.73	-4.05%	\$0.43	0.56%	-\$0.61	-0.50%	-1.33%
Premier	PPO3	2	1000	None	None	\$47.03	\$84.01	\$134.93	\$45.12	\$84.48	\$134.26	-\$1.91	-4.06%	\$0.47	0.56%	-\$0.67	-0.50%	-1.33%
Premier	PPO3	1	1000	C	1000	\$42.75	\$77.33	\$132.32	\$41.02	\$77.81	\$132.16	-\$1.73	-4.05%	\$0.48	0.61%	-\$0.16	-0.12%	-1.19%
Premier	PPO3	2	1000	C	1000	\$47.03	\$85.06	\$145.56	\$45.12	\$85.58	\$145.38	-\$1.91	-4.06%	\$0.52	0.61%	-\$0.18	-0.13%	-1.19%
Premier	PPO3	1	1500	None	None	\$51.76	\$91.26	\$142.13	\$49.55	\$91.59	\$141.26	-\$2.21	-4.26%	\$0.33	0.36%	-\$0.87	-0.61%	-1.50%
Premier	PPO3	2	1500	None	None	\$56.94	\$100.39	\$156.35	\$54.52	\$100.75	\$155.38	-\$2.42	-4.26%	\$0.36	0.35%	-\$0.97	-0.62%	-1.51%
Premier	PPO3	1	1500	C	1000	\$51.76	\$92.22	\$151.79	\$49.55	\$92.60	\$151.35	-\$2.21	-4.26%	\$0.38	0.41%	-\$0.44	-0.29%	-1.38%
Premier	PPO3	2	1500	C	1000	\$56.94	\$101.44	\$166.97	\$54.52	\$101.85	\$166.50	-\$2.42	-4.26%	\$0.41	0.41%	-\$0.47	-0.28%	-1.38%
Premier	PPO3	1	2000	None	None	\$56.22	\$98.74	\$151.52	\$53.75	\$98.99	\$150.43	-\$2.47	-4.39%	\$0.25	0.25%	-\$1.09	-0.72%	-1.62%
Premier	PPO3	2	2000	None	None	\$61.84	\$108.61	\$166.67	\$59.12	\$108.88	\$165.47	-\$2.72	-4.40%	\$0.27	0.25%	-\$1.20	-0.72%	-1.62%
Premier	PPO3	1	2000	C	1000	\$56.22	\$99.70	\$161.18	\$53.75	\$100.00	\$160.53	-\$2.47	-4.39%	\$0.30	0.30%	-\$0.65	-0.40%	-1.50%
Premier	PPO3	2	2000	C	1000	\$61.84	\$109.67	\$177.30	\$59.12	\$109.99	\$176.59	-\$2.72	-4.40%	\$0.32	0.29%	-\$0.71	-0.40%	-1.50%
VALLEY REGION						2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
Premier	PPO3	1	1000	None	None	\$36.55	\$70.18	\$111.85	\$35.08	\$70.48	\$111.21	-\$1.47	-4.03%	\$0.30	0.42%	-\$0.64	-0.57%	-1.39%
Premier	PPO3	2	1000	None	None	\$40.21	\$77.20	\$123.03	\$38.58	\$77.52	\$122.34	-\$1.63	-4.05%	\$0.32	0.42%	-\$0.69	-0.56%	-1.40%
Premier	PPO3	1	1000	C	1000	\$36.55	\$71.05	\$120.54	\$35.08	\$71.39	\$120.30	-\$1.47	-4.03%	\$0.34	0.47%	-\$0.24	-0.20%	-1.25%
Premier	PPO3	2	1000	C	1000	\$40.21	\$78.15	\$132.60	\$38.58	\$78.52	\$132.33	-\$1.63	-4.05%	\$0.37	0.47%	-\$0.27	-0.20%	-1.26%
Premier	PPO3	1	1500	None	None	\$44.25	\$83.89	\$129.68	\$42.37	\$84.07	\$128.77	-\$1.88	-4.24%	\$0.18	0.22%	-\$0.91	-0.70%	-1.58%
Premier	PPO3	2	1500	None	None	\$48.68	\$92.28	\$142.64	\$46.61	\$92.48	\$141.65	-\$2.07	-4.25%	\$0.20	0.22%	-\$0.99	-0.70%	-1.58%
Premier	PPO3	1	1500	C	1000	\$44.25	\$84.75	\$138.37	\$42.37	\$84.98	\$137.87	-\$1.88	-4.24%	\$0.23	0.27%	-\$0.50	-0.36%	-1.45%
Premier	PPO3	2	1500	C	1000	\$48.68	\$93.24	\$152.21	\$46.61	\$93.47	\$151.66	-\$2.07	-4.25%	\$0.23	0.24%	-\$0.55	-0.36%	-1.46%
Premier	PPO3	1	2000	None	None	\$48.07	\$90.77	\$138.28	\$45.96	\$90.87	\$137.17	-\$2.11	-4.39%	\$0.10	0.11%	-\$1.11	-0.81%	-1.70%
Premier	PPO3	2	2000	None	None	\$52.87	\$99.85	\$152.11	\$50.55	\$99.96	\$150.89	-\$2.32	-4.38%	\$0.11	0.11%	-\$1.22	-0.80%	-1.69%
Premier	PPO3	1	2000	C	1000	\$48.07	\$91.64	\$146.96	\$45.96	\$91.77	\$146.26	-\$2.11	-4.39%	\$0.13	0.14%	-\$0.70	-0.48%	-1.58%
Premier	PPO3	2	2000	C	1000	\$52.87	\$100.80	\$161.67	\$50.55	\$100.95	\$160.89	-\$2.32	-4.38%	\$0.15	0.15%	-\$0.78	-0.48%	-1.57%
SOUTH REGION						2008 Options (50-99) Rates			2009 Options (50-99) Rates			1 Party		2 Party		3 Party		
Premier	PPO3	1	1000	None	None	\$42.75	\$76.37	\$122.66	\$40.24	\$74.54	\$118.67	-\$2.51	-5.86%	-\$1.83	-2.40%	-\$3.99	-3.26%	-3.84%
Premier	PPO3	2	1000	None	None	\$47.03	\$84.01	\$134.93	\$44.27	\$81.99	\$130.53	-\$2.76	-5.86%	-\$2.02	-2.40%	-\$4.40	-3.26%	-3.84%
Premier	PPO3	1	1000	C	1000	\$42.75	\$77.33	\$132.32	\$40.24	\$75.52	\$128.52	-\$2.51	-5.86%	-\$1.81	-2.34%	-\$3.80	-2.87%	-3.69%
Premier	PPO3	2	1000	C	1000	\$47.03	\$85.06	\$145.56	\$44.27	\$83.06	\$141.38	-\$2.76	-5.86%	-\$2.00	-2.35%	-\$4.18	-2.87%	-3.70%
Premier	PPO3	1	1500	None	None	\$51.76	\$91.26	\$142.13	\$48.62	\$88.89	\$137.32	-\$3.14	-6.07%	-\$2.37	-2.60%	-\$4.81	-3.38%	-4.01%
Premier	PPO3	2	1500	None	None	\$56.94	\$100.39	\$156.35	\$53.49	\$97.77	\$151.05	-\$3.45	-6.06%	-\$2.62	-2.61%	-\$5.30	-3.39%	-4.02%
Premier	PPO3	1	1500	C	1000	\$51.76	\$92.22	\$151.79	\$48.62	\$89.87	\$147.16	-\$3.14	-6.07%	-\$2.35	-2.55%	-\$4.63	-3.05%	-3.89%
Premier	PPO3	2	1500	C	1000	\$56.94	\$101.44	\$166.97	\$53.49	\$98.86	\$161.89	-\$3.45	-6.06%	-\$2.58	-2.55%	-\$5.08	-3.04%	-3.88%
Premier	PPO3	1	2000	None	None	\$56.22	\$98.74	\$151.52	\$52.74	\$96.07	\$146.23	-\$3.48	-6.19%	-\$2.67	-2.70%	-\$5.29	-3.49%	-4.13%
Premier	PPO3	2	2000	None	None	\$61.84	\$108.61	\$166.67	\$58.01	\$105.67	\$160.85	-\$3.83	-6.20%	-\$2.94	-2.71%	-\$5.82	-3.49%	-4.13%
Premier	PPO3	1	2000	C	1000	\$56.22	\$99.70	\$161.18	\$52.74	\$97.05	\$156.08	-\$3.48	-6.19%	-\$2.65	-2.66%	-\$5.10	-3.17%	-4.01%
Premier	PPO3	2	2000	C	1000	\$61.84	\$109.67	\$177.30	\$58.01	\$106.75	\$171.69	-\$3.83	-6.20%	-\$2.92	-2.66%	-\$5.61	-3.16%	-4.01%