

MONTHLY RATES-VOLUNTARY MAC PLANS



Voluntary **MAC** – Premier – August 2008-December 2008

	Monthly Base Rate	Area Rates											
	Area A	Area B	Area C	Area D	Area E	Area F	Area G	Area H	Area I	Area J	Area K	Area L	Area M
Employee	16.84	17.73	18.60	19.69	20.78	21.88	22.97	24.29	25.60	27.13	28.43	30.20	31.73
Employee plus 1	32.03	33.69	35.35	37.43	39.51	41.59	43.67	46.17	48.66	51.58	54.06	57.40	60.31
Employee plus 2	39.29	41.33	43.36	45.91	48.46	51.01	53.55	56.61	59.68	63.26	66.31	70.40	73.97
Employee plus 3 or more	52.36	55.09	57.81	61.20	64.60	68.01	71.41	75.48	79.56	84.32	88.41	93.85	98.62

Orthodontia (optional – available only with Premier plan) – Monthly Base Rate \$4.65 (all areas)

Add to all dependent rates – Employee + 1, Employee + 2, Employee + 3 or more.



Voluntary **MAC** – Advantage Plan – August 2008-December 2008

	Monthly Base Rate	Area Rates											
	Area A	Area B	Area C	Area D	Area E	Area F	Area G	Area H	Area I	Area J	Area K	Area L	Area M
Employee	11.08	11.66	12.24	12.96	13.67	14.40	15.12	15.98	16.84	17.85	18.72	19.87	20.88
Employee plus 1	21.27	22.38	23.49	24.87	26.25	27.63	29.01	30.67	32.33	34.27	35.92	38.13	40.06
Employee plus 2	27.13	28.54	29.95	31.71	33.47	35.23	36.99	39.11	41.22	43.68	45.80	48.62	51.08
Employee plus 3 or more	36.54	38.43	40.33	42.70	45.08	47.45	49.82	52.67	55.51	58.84	61.69	65.48	68.81

Once sold, rates are guaranteed for 12 months. Effective August 2008

SEE REVERSE FOR AREA FACTORS AND APPLICABLE INDUSTRY FACTORS

*NOTE: A monthly administrative fee of \$10 will be included for the employer group.
These rates replace all prior published rates.*

Contact Companion Life Group Underwriting for approval on groups with potentially more than 100 enrollees.
Companion Life reserves the right to accept or reject any group based upon the information submitted.



P.O. Box 100102 • Columbia, SC 29202-3102 • Phone: 1-800-753-0404 • Fax: 1-800-836-5433
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Companion Life VOLUNTARY MAC DENTAL PLANS

DENTAL PPO – MAXIMUM ALLOWABLE CHARGE (MAC) PLAN

To keep Dental premiums affordable for our customers in areas with high concentrations of network dentists, Companion Life offers the Dental PPO – Maximum Allowable Charge (MAC) Plan. Similar to Companion Life's standard Dental products, Dental PPO – (MAC) uses DenteMax contracted providers in your area as our Preferred Provider network. The MAC plan's maximum allowable charge is paid to both in- and out-of-network providers. There is no balance billing if a patient sees an in-network DenteMax dentist and is responsible only for the applicable coinsurance and deductible. If a patient sees a non-DenteMax dentist, Companion Life will reimburse only on the DenteMax/MAC fee and the dentist can charge the patient the difference between his/her own fee and the DenteMax/MAC fee.

DENTAL PPO – (MAC) PLAN AREAS BY FIRST 3 DIGITS OF ZIP CODE

District of Columbia	M	Kansas		Nebraska		Texas	
Florida		661, 662	D	681	A	752, 753, 770, 772	G
330-332	L	Kentucky		Ohio		750, 751	F
333-335, 337	J	402, 405, 410	D	441-443, 452	F	760, 761	E
341	I	Maryland		430-432, 436, 440	E	773-775	D
336, 339, 342, 346, 349	H	208, 209	L	450, 451, 454	D	780, 782	B
322, 326-328, 338	G	207	K	453, 455	C	Virginia	
344, 347	G	212	H	Oklahoma		201, 220-223	J
321, 323-325	F	210, 211, 214	G	731	E	233-235	G
Georgia		217	F	Oregon		232	F
303	G	Michigan		972	J	Wisconsin	
300	F	480	J	971	I	532, 534, 537, 543	G
301, 302	E	481-483	I	Pennsylvania		549	F
Illinois		484, 485	G	190, 191	I	530, 531	E
600, 602, 606, 607	J	Minnesota		189, 193, 194	H	535, 544	D
601, 603	I	551, 553, 554	G	181	F		
604, 605	H	Missouri		150-152	E		
Indiana		640, 641	E	187, 188, 195, 196	E		
462	F			156, 159, 185	D		
460, 461	D						

If state and ZIP code do not appear in the area factors, Dental PPO (MAC) Plan is not available.

SPECIAL INDUSTRY FACTORS

Apply to area rates if industry is shown below

SIC Code	Industry	Discount	SIC Code	Industry	Surcharge
0100-0999	Agriculture	-15%	6000-6299	Banking, Investments	+10%
1000-1499	Mining	-15%	6300-6499	Insurance	+10%
1500-1999	Construction	-15%	6500-6699	Real Estate	+10%
2000-3999	Manufacturing	-10%	6700-6999	Holding Companies	+10%
4000-4299 & 4400-4499	Transportation	-10%	7800-7999	Amusement Companies	+10%
4600-4699	Pipeline	-10%	8000-8049 & 8070-8099	Health Services	+15%
4700-4799	Transport Services	-10%	8100-8199	Legal Services	+15%
4900-4999	Utilities	-10%	8300-8999	Misc Services/Organizations	+15%
DENTISTS AND DENTAL LABS (SIC CODE 8021, 8072) INELIGIBLE FOR VOLUNTARY DENTAL COVERAGE.			9000-9999	Public Administration	+15%
			8200-8299	Education	+25%

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