

MONTHLY RATES-VOLUNTARY MAC PLANS

COMPANION LIFE Premier DENTAL MAC PLAN

	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
Employee	19.99	21.03	22.07	23.37	24.66	25.96	27.26	28.82	30.38	32.19	33.73	35.84	37.65
Employee plus 1	38.00	39.97	41.94	44.41	46.88	49.35	51.82	54.78	57.74	61.20	64.15	68.11	71.57
Employee plus 2	46.62	49.04	51.45	54.47	57.50	60.53	63.54	67.18	70.81	75.06	78.68	83.54	87.77
Employee plus 3 or more	62.13	65.37	68.59	72.62	76.66	80.70	84.74	89.57	94.41	100.05	104.91	111.37	117.02

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.

COMPANION LIFE Advantage DENTAL MAC PLAN

	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
Employee	13.15	13.83	14.52	15.38	16.22	17.08	17.94	18.96	19.98	21.18	22.21	23.58	24.77
Employee plus 1	25.24	26.55	27.87	29.51	31.15	32.78	34.43	36.39	38.36	40.66	42.62	45.25	47.54
Employee plus 2	32.19	33.87	35.53	37.62	39.71	41.80	43.89	46.41	48.91	51.83	54.34	57.69	60.61
Employee plus 3 or more	43.35	45.61	47.86	50.67	53.49	56.31	59.12	62.50	65.87	69.82	73.20	77.70	81.65

Quarterly Adjustment Factor (Applicable to Both Plans)

April 2008 - June 2008 1.02 July 2008-September 2008 1.03 October 2008 - December 2008 1.05

Once sold, rates are guaranteed for 12 months. Effective January 1, 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.



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 dentists 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	Kentucky		Nebraska		Texas	
Florida		402, 405, 410	D	681	A	752, 753, 770, 772	G
331	L	Maryland		Ohio		750, 751	F
333-335, 337	J	208, 209	L	441-443, 452	F	760, 761	E
336, 342, 346	H	207	K	430-432, 436, 440	E	773-775	D
322, 327, 328, 347	G	212	H	450, 451, 454	D	780, 782	B
Georgia		210, 211, 214	G	453, 455	C	Virginia	
303	G	217	F	Oklahoma		201, 220-223	J
300	F	Michigan		731	E	233-235	G
301, 302	E	480	J	Oregon		232	F
Illinois		481-483	I	972	J	Wisconsin	
600, 602, 606, 607	J	484, 485	G	971	I	532, 534, 537, 543	G
601, 603	I	Minnesota		Pennsylvania		549	F
604, 605	H	551, 554	I	190, 191	I	530, 531	E
Indiana		553	F	189, 193, 194	H	535, 544	D
462	F	Missouri		181	F		
460, 461	D	640, 641	E	150-152	E		
Kansas				187, 188, 195, 196	E		
661, 662	D			156, 159, 185	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%

NOTE: A monthly administrative fee of \$10 will be included for the employer group.

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