

MONTHLY RATES

COMPANION LIFE Premier DENTAL 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	24.98	26.29	27.58	29.21	30.82	32.45	34.08	36.02	37.97	40.24	42.17	44.80	47.06
Employee plus 1	47.50	49.97	52.43	55.52	58.60	61.69	64.78	68.47	72.17	76.50	80.18	85.14	89.46
Employee plus 2	58.27	61.30	64.31	68.09	71.88	75.67	79.42	83.97	88.52	93.82	98.35	104.42	109.71
Employee plus 3 or more	77.67	81.71	85.74	90.78	95.82	100.87	105.92	111.96	118.01	125.07	131.13	139.21	146.28

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 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	16.44	17.29	18.15	19.22	20.28	21.35	22.43	23.70	24.98	26.47	27.76	29.47	30.96
Employee plus 1	31.55	33.19	34.84	36.89	38.94	40.98	43.03	45.49	47.95	50.82	53.28	56.56	59.42
Employee plus 2	40.23	42.33	44.42	47.03	49.64	52.25	54.87	58.01	61.13	64.79	67.93	72.11	75.77
Employee plus 3 or more	54.19	57.01	59.82	63.34	66.87	70.38	73.90	78.13	82.34	87.27	91.50	97.13	102.06

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 DENTAL PLANS

VOLUNTARY DENTAL AREA FACTORS

Alabama	C	Kansas		Mississippi		Pennsylvania	
Arkansas	C	661-662	D	392	D	190-192	I
Delaware		660, 672	C	All Others	C	189, 193-194	H
197, 198	I	664-668	B	Missouri		180-181	F
All Others	D	All Others	A	640-641, 649	E	150-152, 176, 179	E
District of Columbia	M	Kentucky		631	D	182-183, 186-188	E
Florida		402, 405-406, 410	D	630, 633	C	195-196	E
330-332, 340	L	All Others	C	658	B	153-157, 159	D
333-335, 337	J	Louisiana		All Others	A	164-166, 168	D
341	I	701	G	Montana		170-175, 184-185	D
329, 336, 339	H	700, 704, 707-708	E	591, 598	E	All Others	C
342, 346, 349	H	All Others	D	All Others	D	Rhode Island	H
320, 322, 326-328	G	Maine		Nebraska	A	South Carolina	
338, 344, 347	G	040-041	H	Nevada	F	292	D
All Others	F	042, 044-046, 048	G	New Hampshire		294-295, 298, 299	C
Georgia		All Others	F	030-031, 033	I	All Others	B
303, 311, 399	G	Maryland		All Others	H	South Dakota	C
300	F	208, 209	L	North Carolina		Texas	
301, 302	E	207	K	276, 282	E	752-753, 770-772	G
305-306, 308-309	C	206	I	271, 277	D	750-751	F
307, 310, 312-314	B	212	H	270, 272-275	C	733, 760-761, 786-787	E
316-319, 398	B	210-211, 214, 219	G	280-281, 286-289	C	762-763, 773-775	D
All Others	A	215, 217	F	All Others	B	790-792	C
Idaho		All Others	E	North Dakota	C	All Others	B
833, 835-838	D	Massachusetts		Ohio		Vermont	G
All Others	C	021-022	K	441-443, 452	F	Virginia	
Illinois		016-018, 024-026, 055	J	430-432, 436, 440	E	201, 220-223	J
600, 602, 606-608	J	013-015, 019-020	I	434-435, 444-445, 447	D	224-225, 233-237	G
601, 603	I	023, 027	I	450-451, 454, 456	D	226-232, 238, 244	F
604-605	H	010-011	H	All Others	C	240-241	D
610-611, 627	E	All Others	G	Oklahoma		All Others	C
609, 613-618, 623	D	Michigan		730-731, 740-741	E	Washington	
All Others	C	480	J	All Others	D	980-981	L
Indiana		481-483	I	Oregon		985-986, 990-992	K
462	F	484-485	G	972	J	All Others	J
463-466	E	488-489	F	970-971	I	West Virginia	C
460-461, 467-469	D	486-487, 490-492	E	974-979	H	Wisconsin	
473, 479	D	All Others	D	All Others	G	532, 534, 537, 543	G
All Others	C	Minnesota		Washington		549	F
Iowa		551, 554	I	980-981	L	530-531, 539, 547	E
500-503, 509	D	550, 553, 555	F	All Others	D	All Others	D
All Others	C	556-564	E	Wyoming	C		
		All Others	C				

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%
			9000-9999	Public Administration	+15%
			8200-8299	Education	+25%

DENTISTS AND DENTAL LABS (SIC CODE 8021, 8072) INELIGIBLE FOR VOLUNTARY DENTAL COVERAGE.

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



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