

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 1

		PLAN 1				PLAN 2			
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates	
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho
2 TO 4	EE	\$25	\$25	\$23	\$23			\$18	\$18
	EE+SP	\$50	\$50	\$46	\$46	EE+SP	\$42	\$42	\$36
	EE+CH	\$58	\$81	\$54	\$74	EE+CH	\$49	\$72	\$42
	FAM	\$83	\$106	\$77	\$97	FAM	\$70	\$93	\$60
		PLAN 1				PLAN 2			
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates	
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho
5 TO 9	EE	\$21	\$21	\$19	\$19	EE	\$17	\$17	\$15
	EE+SP	\$42	\$42	\$38	\$38	EE+SP	\$34	\$34	\$30
	EE+CH	\$49	\$69	\$45	\$62	EE+CH	\$40	\$60	\$35
	FAM	\$70	\$90	\$64	\$81	FAM	\$57	\$77	\$50
		PLAN 1				PLAN 2			
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates	
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho
10+	EE	\$19	\$19	\$17	\$17	EE	\$16	\$16	\$14
	EE+SP	\$38	\$38	\$34	\$34	EE+SP	\$32	\$32	\$28
	EE+CH	\$44	\$62	\$40	\$55	EE+CH	\$37	\$55	\$32
	FAM	\$63	\$81	\$57	\$72	FAM	\$53	\$71	\$46
		PLAN 1				PLAN 2			
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates	
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho
10+ Enhanced	EE	\$21	\$21	\$20	\$20	EE	\$18	\$18	\$16
	EE+SP	\$42	\$42	\$40	\$40	EE+SP	\$36	\$36	\$32
	EE+CH	\$49	\$67	\$46	\$61	EE+CH	\$43	\$61	\$37
	FAM	\$70	\$88	\$66	\$81	FAM	\$61	\$79	\$53

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 2

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$27	\$27	\$25	\$25	EE	\$22	\$22	\$19	\$19
	EE+SP	\$54	\$54	\$50	\$50	EE+SP	\$44	\$44	\$38	\$38
	EE+CH	\$62	\$85	\$58	\$78	EE+CH	\$51	\$74	\$44	\$64
	FAM	\$89	\$112	\$83	\$103	FAM	\$73	\$96	\$63	\$83
5 TO 9	EE	\$22	\$22	\$21	\$21	EE	\$18	\$18	\$16	\$16
	EE+SP	\$44	\$44	\$42	\$42	EE+SP	\$36	\$36	\$32	\$32
	EE+CH	\$51	\$71	\$48	\$65	EE+CH	\$42	\$62	\$37	\$54
	FAM	\$73	\$93	\$69	\$86	FAM	\$60	\$80	\$53	\$70
10+	EE	\$20	\$20	\$19	\$19	EE	\$17	\$17	\$14	\$14
	EE+SP	\$40	\$40	\$38	\$38	EE+SP	\$34	\$34	\$28	\$28
	EE+CH	\$46	\$64	\$43	\$58	EE+CH	\$39	\$57	\$33	\$48
	FAM	\$66	\$84	\$62	\$77	FAM	\$56	\$74	\$47	\$62
10+ Enhanced	EE	\$22	\$22	\$21	\$21	EE	\$20	\$20	\$17	\$17
	EE+SP	\$44	\$44	\$42	\$42	EE+SP	\$40	\$40	\$34	\$34
	EE+CH	\$51	\$69	\$48	\$63	EE+CH	\$46	\$64	\$39	\$54
	FAM	\$73	\$91	\$69	\$84	FAM	\$66	\$84	\$56	\$71

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 3

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$30	\$30	\$28	\$28	EE	\$25	\$25	\$22	\$22
	EE+SP	\$60	\$60	\$56	\$56	EE+SP	\$50	\$50	\$44	\$44
	EE+CH	\$68	\$91	\$64	\$84	EE+CH	\$57	\$80	\$50	\$70
	FAM	\$98	\$121	\$92	\$112	FAM	\$82	\$105	\$72	\$92
5 TO 9	EE	\$25	\$25	\$23	\$23	EE	\$21	\$21	\$18	\$18
	EE+SP	\$50	\$50	\$46	\$46	EE+SP	\$42	\$42	\$36	\$36
	EE+CH	\$57	\$77	\$53	\$70	EE+CH	\$47	\$67	\$41	\$58
	FAM	\$82	\$102	\$76	\$93	FAM	\$68	\$88	\$59	\$76
10+	EE	\$23	\$23	\$21	\$21	EE	\$19	\$19	\$16	\$16
	EE+SP	\$46	\$46	\$42	\$42	EE+SP	\$38	\$38	\$32	\$32
	EE+CH	\$52	\$70	\$48	\$63	EE+CH	\$43	\$61	\$37	\$52
	FAM	\$75	\$93	\$69	\$84	FAM	\$62	\$80	\$53	\$68
10+ Enhanced	EE	\$25	\$25	\$23	\$23	EE	\$22	\$22	\$19	\$19
	EE+SP	\$50	\$50	\$46	\$46	EE+SP	\$44	\$44	\$38	\$38
	EE+CH	\$57	\$75	\$53	\$68	EE+CH	\$50	\$68	\$44	\$59
	FAM	\$82	\$100	\$76	\$91	FAM	\$72	\$90	\$63	\$78

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 4

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$32	\$32	\$29	\$29	EE	\$26	\$26	\$23	\$23
	EE+SP	\$64	\$64	\$58	\$58	EE+SP	\$52	\$52	\$46	\$46
	EE+CH	\$75	\$98	\$69	\$89	EE+CH	\$62	\$85	\$54	\$74
	FAM	\$107	\$130	\$98	\$118	FAM	\$88	\$111	\$77	\$97
5 TO 9	EE	\$26	\$26	\$25	\$25	EE	\$22	\$22	\$19	\$19
	EE+SP	\$52	\$52	\$50	\$50	EE+SP	\$44	\$44	\$38	\$38
	EE+CH	\$62	\$82	\$59	\$76	EE+CH	\$52	\$72	\$45	\$62
	FAM	\$88	\$108	\$84	\$101	FAM	\$74	\$94	\$64	\$81
10+	EE	\$24	\$24	\$22	\$22	EE	\$20	\$20	\$17	\$17
	EE+SP	\$48	\$48	\$44	\$44	EE+SP	\$40	\$40	\$34	\$34
	EE+CH	\$57	\$75	\$52	\$67	EE+CH	\$47	\$65	\$40	\$55
	FAM	\$81	\$99	\$74	\$89	FAM	\$67	\$85	\$57	\$72
10+ Enhanced	EE	\$27	\$27	\$25	\$25	EE	\$23	\$23	\$20	\$20
	EE+SP	\$54	\$54	\$50	\$50	EE+SP	\$46	\$46	\$40	\$40
	EE+CH	\$63	\$81	\$59	\$74	EE+CH	\$55	\$73	\$48	\$63
	FAM	\$90	\$108	\$84	\$99	FAM	\$78	\$96	\$68	\$83

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 5

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$33	\$33	\$31	\$31	EE	\$28	\$28	\$24	\$24
	EE+SP	\$66	\$66	\$62	\$62	EE+SP	\$56	\$56	\$48	\$48
	EE+CH	\$78	\$101	\$73	\$93	EE+CH	\$65	\$88	\$56	\$76
	FAM	\$111	\$134	\$104	\$124	FAM	\$93	\$116	\$80	\$100

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
5 TO 9	EE	\$28	\$28	\$26	\$26	EE	\$23	\$23	\$20	\$20
	EE+SP	\$56	\$56	\$52	\$52	EE+SP	\$46	\$46	\$40	\$40
	EE+CH	\$66	\$86	\$61	\$78	EE+CH	\$54	\$74	\$47	\$64
	FAM	\$94	\$114	\$87	\$104	FAM	\$77	\$97	\$67	\$84

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
10+	EE	\$25	\$25	\$23	\$23	EE	\$21	\$21	\$18	\$18
	EE+SP	\$50	\$50	\$46	\$46	EE+SP	\$42	\$42	\$36	\$36
	EE+CH	\$59	\$77	\$54	\$69	EE+CH	\$49	\$67	\$42	\$57
	FAM	\$84	\$102	\$77	\$92	FAM	\$70	\$88	\$60	\$75

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
10+ Enhanced	EE	\$28	\$28	\$26	\$26	EE	\$25	\$25	\$21	\$21
	EE+SP	\$56	\$56	\$52	\$52	EE+SP	\$50	\$50	\$42	\$42
	EE+CH	\$66	\$84	\$61	\$76	EE+CH	\$58	\$76	\$50	\$65
	FAM	\$94	\$112	\$87	\$102	FAM	\$83	\$101	\$71	\$86

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RATES FOR AREA 6

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$35	\$35	\$33	\$33	EE	\$29	\$29	\$25	\$25
	EE+SP	\$70	\$70	\$66	\$66	EE+SP	\$58	\$58	\$50	\$50
	EE+CH	\$82	\$105	\$76	\$96	EE+CH	\$68	\$91	\$59	\$79
	FAM	\$117	\$140	\$109	\$129	FAM	\$97	\$120	\$84	\$104
5 TO 9	EE	\$29	\$29	\$27	\$27	EE	\$24	\$24	\$21	\$21
	EE+SP	\$58	\$58	\$54	\$54	EE+SP	\$48	\$48	\$42	\$42
	EE+CH	\$68	\$88	\$63	\$80	EE+CH	\$56	\$76	\$49	\$66
	FAM	\$97	\$117	\$90	\$107	FAM	\$80	\$100	\$70	\$87
10+	EE	\$26	\$26	\$24	\$24	EE	\$22	\$22	\$19	\$19
	EE+SP	\$52	\$52	\$48	\$48	EE+SP	\$44	\$44	\$38	\$38
	EE+CH	\$61	\$79	\$56	\$71	EE+CH	\$51	\$69	\$44	\$59
	FAM	\$87	\$105	\$80	\$95	FAM	\$73	\$91	\$63	\$78
10+ Enhanced	EE	\$29	\$29	\$27	\$27	EE	\$26	\$26	\$22	\$22
	EE+SP	\$58	\$58	\$54	\$54	EE+SP	\$52	\$52	\$44	\$44
	EE+CH	\$68	\$86	\$63	\$78	EE+CH	\$60	\$78	\$52	\$67
	FAM	\$97	\$115	\$90	\$105	FAM	\$86	\$104	\$74	\$89

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RATES FOR AREA 7

		PLAN 1									PLAN 2				
		Takeover Rates		Non-Takeover Rates							Takeover Rates		Non-Takeover Rates		
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho						No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$38	\$38	\$36	\$36						EE	\$32	\$32	\$28	\$28
	EE+SP	\$76	\$76	\$72	\$72						EE+SP	\$64	\$64	\$56	\$56
	EE+CH	\$88	\$111	\$83	\$103						EE+CH	\$73	\$96	\$64	\$84
	FAM	\$126	\$149	\$119	\$139						FAM	\$105	\$128	\$92	\$112
		PLAN 1									PLAN 2				
		Takeover Rates		Non-Takeover Rates							Takeover Rates		Non-Takeover Rates		
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho						No Ortho	Ortho	No Ortho	Ortho	
5 TO 9	EE	\$32	\$32	\$30	\$30						EE	\$26	\$26	\$23	\$23
	EE+SP	\$64	\$64	\$60	\$60						EE+SP	\$52	\$52	\$46	\$46
	EE+CH	\$74	\$94	\$69	\$86						EE+CH	\$61	\$81	\$53	\$70
	FAM	\$106	\$126	\$99	\$116						FAM	\$87	\$107	\$76	\$93
		PLAN 1									PLAN 2				
		Takeover Rates		Non-Takeover Rates							Takeover Rates		Non-Takeover Rates		
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho						No Ortho	Ortho	No Ortho	Ortho	
10+	EE	\$29	\$29	\$27	\$27						EE	\$24	\$24	\$21	\$21
	EE+SP	\$58	\$58	\$54	\$54						EE+SP	\$48	\$48	\$42	\$42
	EE+CH	\$67	\$85	\$62	\$77						EE+CH	\$55	\$73	\$48	\$63
	FAM	\$96	\$114	\$89	\$104						FAM	\$79	\$97	\$69	\$84
		PLAN 1									PLAN 2				
		Takeover Rates		Non-Takeover Rates							Takeover Rates		Non-Takeover Rates		
GROUP SIZE		No Ortho	Ortho	No Ortho	Ortho						No Ortho	Ortho	No Ortho	Ortho	
10+ Enhanced	EE	\$32	\$32	\$30	\$30						EE	\$28	\$28	\$25	\$25
	EE+SP	\$64	\$64	\$60	\$60						EE+SP	\$56	\$56	\$50	\$50
	EE+CH	\$74	\$92	\$69	\$84						EE+CH	\$65	\$83	\$57	\$72
	FAM	\$106	\$124	\$99	\$114						FAM	\$93	\$111	\$82	\$97

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 8

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$42	\$42	\$39	\$39	EE	\$35	\$35	\$30	\$30
	EE+SP	\$84	\$84	\$78	\$78	EE+SP	\$70	\$70	\$60	\$60
	EE+CH	\$97	\$120	\$90	\$110	EE+CH	\$81	\$104	\$70	\$90
	FAM	\$139	\$162	\$129	\$149	FAM	\$116	\$139	\$100	\$120
5 TO 9	EE	\$35	\$35	\$32	\$32	EE	\$29	\$29	\$25	\$25
	EE+SP	\$70	\$70	\$64	\$64	EE+SP	\$58	\$58	\$50	\$50
	EE+CH	\$81	\$101	\$75	\$92	EE+CH	\$67	\$87	\$58	\$75
	FAM	\$116	\$136	\$107	\$124	FAM	\$96	\$116	\$83	\$100
10+	EE	\$31	\$31	\$29	\$29	EE	\$26	\$26	\$23	\$23
	EE+SP	\$62	\$62	\$58	\$58	EE+SP	\$52	\$52	\$46	\$46
	EE+CH	\$72	\$90	\$67	\$82	EE+CH	\$60	\$78	\$53	\$68
	FAM	\$103	\$121	\$96	\$111	FAM	\$86	\$104	\$76	\$91
10+ Enhanced	EE	\$35	\$35	\$33	\$33	EE	\$31	\$31	\$27	\$27
	EE+SP	\$70	\$70	\$66	\$66	EE+SP	\$62	\$62	\$54	\$54
	EE+CH	\$81	\$99	\$76	\$91	EE+CH	\$72	\$90	\$62	\$77
	FAM	\$116	\$134	\$109	\$124	FAM	\$103	\$121	\$89	\$104

BASE RATES FOR HORIZONS DENTAL DESIGN EFFECTIVE THROUGH 6/30/03

RATES FOR AREA 9

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
2 TO 4	EE	\$45	\$45	\$42	\$42	EE	\$37	\$37	\$32	\$32
	EE+SP	\$90	\$90	\$84	\$84	EE+SP	\$74	\$74	\$64	\$64
	EE+CH	\$105	\$128	\$98	\$118	EE+CH	\$87	\$110	\$75	\$95
	FAM	\$150	\$173	\$140	\$160	FAM	\$124	\$147	\$107	\$127

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
5 TO 9	EE	\$38	\$38	\$35	\$35	EE	\$31	\$31	\$27	\$27
	EE+SP	\$76	\$76	\$70	\$70	EE+SP	\$62	\$62	\$54	\$54
	EE+CH	\$88	\$108	\$81	\$98	EE+CH	\$72	\$92	\$63	\$80
	FAM	\$126	\$146	\$116	\$133	FAM	\$103	\$123	\$90	\$107

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
10+	EE	\$34	\$34	\$31	\$31	EE	\$28	\$28	\$24	\$24
	EE+SP	\$68	\$68	\$62	\$62	EE+SP	\$56	\$56	\$48	\$48
	EE+CH	\$79	\$97	\$73	\$88	EE+CH	\$65	\$83	\$56	\$71
	FAM	\$113	\$131	\$104	\$119	FAM	\$93	\$111	\$80	\$95

GROUP SIZE		PLAN 1				PLAN 2				
		Takeover Rates		Non-Takeover Rates		Takeover Rates		Non-Takeover Rates		
		No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	No Ortho	Ortho	
10+ Enhanced	EE	\$38	\$38	\$35	\$35	EE	\$33	\$33	\$29	\$29
	EE+SP	\$76	\$76	\$70	\$70	EE+SP	\$66	\$66	\$58	\$58
	EE+CH	\$88	\$106	\$82	\$97	EE+CH	\$77	\$95	\$68	\$83
	FAM	\$126	\$144	\$117	\$132	FAM	\$110	\$128	\$97	\$112