

**Dental Blue  
Optional Dental Plan**

**Historical Loss Ratios**

Year	Through 9/2003	2002	2001	2000	1999
Loss Ratio	110%	107%	99%	98%	97%

**Proposed Rates, Tiers, and Products**

<u>Contract Tier</u>	<u>Statewide Enrollment</u>	<u>Current PMPM</u>	<u>Proposed Region 1</u>			<u>Proposed Region 2</u>		
			<u>HMO</u>	<u>PPO</u>	<u>Supp</u>	<u>HMO</u>	<u>PPO</u>	<u>Supp</u>
Single	1,265	\$ 18.86	\$ 17.40	\$ 17.94	\$ 9.95	\$ 21.52	\$ 17.94	\$ 9.95
Single + One	1,398	\$ 40.38	\$ 34.80	\$ 35.88	\$ 19.90	\$ 43.04	\$ 35.88	\$ 19.90
Family	3,793	\$ 40.38	\$ 55.68	\$ 59.20	\$ 29.85	\$ 68.86	\$ 59.20	\$ 29.85
Average Change of all Tiers			18%	24%	-36%	46%	24%	-36%
Statewide Average Assuming 18% in Region 1 and 82% in Region 2			41%					

FAMILY	3793
SINGLE FEMALE SUBSCRIBER	702
SINGLE MALE SUBSCRIBER	563
SUBSCRIBER AND CHILD/CHILDREN	260
SUBSCRIBER AND SPOUSE	1138

Region 1

FAMILY	175	18%	18%
SINGLE FEMALE SUBSCRIBER	139	20%	18%
SINGLE MALE SUBSCRIBER	87	15%	
SUBSCRIBER AND CHILD/CHILDREN	29	30%	17%
SUBSCRIBER AND SPOUSE	86	15%	

Region 2

FAMILY	800
SINGLE FEMALE SUBSCRIBER	565
SINGLE MALE SUBSCRIBER	475
SUBSCRIBER AND CHILD/CHILDREN	69
SUBSCRIBER AND SPOUSE	482