

Rate Column Finder

ST	ZIP	RT	ST	ZIP	RT	ST	ZIP	RT	ST	ZIP	RT	
AK	999	7	FL	328	2	ME	041	6	OK	732	1	
	All Other	8		330	4		043	4		737-738	2	
AL	350	2	GA	331-332	6	MI	045	4	OR	742-744	1	
	352	2		333	5		047	4		745-746	2	
	356	2		334	4		049	4		748-749	2	
	357	3		335	1		All Other	5		All Other	3	
	358	2		336	2		480	3		All	16	
	365-366	2		338	2		482-483	3		150-153	1	
	369	2		339	4		486-487	3		156-159	1	
	All Other	1		340-341	5		489	3		167	1	
	AR	See AR KY NY Rates			342		4	498-499		3	170	3
					344-347		1	All Other		4	172-175	3
AZ	All	9	HI	349	4	MN	550	14	PA	176	4	
	900	12		All Other	3		551-555	15		180	4	
CA	901	13	IA	See Indemnity Rate Guide		MO	556-567	14	RI	181	3	
	902-903	12		568-569	15		630-631	4		183	4	
	904	13		All	6		633	3		189	5	
	905	11		500	4		634	4		190-191	4	
	906-907	10		501	3		635-637	2		192	1	
	908	11		502	4		640-641	3		193	5	
	909	10		503	3		648	3		194	4	
	910-913	12		509	4		650-651	3		All Other	2	
	914	11		511	3		652	4		All	5	
	915-16	12		517-519	1		656-658	3		292	4	
917	10	520	3	All Other	1	294	4					
918	12	522-528	3	386	2	296-299	4					
919-920	10	All Other	2	390	2	All Other	3					
921-923	11	832	2	394-396	2	All	3					
924-925	10	834	2	All Other	3	375	1					
926	13	837	4	591	4	376	2					
927	10	All Other	3	598	4	382-383	2					
928	11	600	5	All Other	3	All Other	3					
929	13	601	4	All Other	3	750-751	18					
930	12	602-603	5	See Indemnity Rate Guide		752	17					
931	13	604-608	4	581	4	753	18					
932	11	611	4	619-622	2	754-759	17					
933	10	619-622	2	624	1	760	18					
934	13	624	1	625-626	2	761	17					
935-938	10	625-626	2	682	1	762-763	18					
939-944	13	628	1	All Other	2	764-769	17					
945	12	629	2	031-032	5	770	18					
946-951	13	All Other	3	034-036	5	772-774	18					
952	10	462-463	4	All Other	6	775-779	17					
953	11	470-471	2	See Indemnity Rate Guide		780	18					
954	12	All Other	3	871	5	781-785	17					
955	13	660	4	872	1	786-787	18					
956	11	661	2	876	1	788-789	17					
957	13	662	4	878-883	3	790-794	18					
958-959	11	663	1	All Other	4	795-798	17					
960-961	13	All Other	3	889	4	799	18					
800-802	5	See AR KY NY Rates		890-891	3	844	1					
803-804	6	702	1	892	1	846	1					
807-809	5	709	1	896	1	All Other	2					
816	6	712-713	2	897	5	See Indemnity Rate Guide						
All Other	4	All Other	3	All Other	6	054	5					
067	5	All Other	2	See AR KY NY Rates		All Other	4					
069	7	See Indemnity Rate Guide		437-441	2	All	19					
All Other	6	208-209	5	443-445	2	533	1					
200	6	210-212	3	447	2	536	1					
All Other	7	215	5	449	2	537	5					
199	5	216	3	453	2	540	3					
All Other	7	219	5	455-457	2	543	5					
321-322	2	All Other	4	459	1	All Other	4					
325	4	All Other	4	All Other	3	All	2					
327	1	All Other	3	All	3	All	3					

Standard Rate Guide

(Find your zipcode in the Rate Column Finder to the left of this Rate Guide. Use your local Rate Column Number to identify your Rate Column below. Your Rate Column below contains all your rates for all offered plans.)

Plan Name/Coverage	Rate Column 1	Rate Column 2	Rate Column 3	Rate Column 4	Rate Column 5	Rate Column 6	Rate Column 7	Rate Column 8	Rate Column 9	Rate Column 10	Rate Column 11	Rate Column 12	Rate Column 13	Rate Column 14	Rate Column 15	Rate Column 16	Rate Column 17	Rate Column 18	Rate Column 19	Rate Column
Classic Plans																				
Classic 1500																				
Under 65																				
Mem	\$25.49	\$28.31	\$31.36	\$34.59	\$38.09	\$41.58	\$45.99	\$53.42	\$32.59	\$35.07	\$38.99	\$41.99	\$45.99	\$34.22	\$39.94	\$42.25	\$30.59	\$33.88	\$47.74	
Mem + 1	\$47.72	\$53.06	\$58.88	\$65.03	\$71.67	\$78.34	\$86.71	\$100.83	\$61.21	\$65.98	\$73.42	\$79.12	\$86.71	\$64.39	\$75.27	\$79.61	\$57.42	\$63.69	\$90.03	
Mem + Fam	\$78.36	\$86.97	\$96.50	\$106.55	\$117.33	\$128.31	\$141.86	\$164.80	\$100.22	\$108.35	\$120.36	\$129.58	\$141.86	\$105.86	\$123.64	\$130.37	\$94.16	\$104.36	\$147.24	
65 & Over																				
Mem	\$36.23	\$40.33	\$44.56	\$49.08	\$54.06	\$59.02	\$65.24	\$75.74	\$46.34	\$49.86	\$55.38	\$59.60	\$65.24	\$48.79	\$56.90	\$59.93	\$43.41	\$48.07	\$67.69	
Mem + 1	\$66.34	\$73.91	\$81.77	\$90.15	\$99.37	\$108.58	\$120.08	\$139.54	\$85.05	\$91.64	\$101.83	\$109.66	\$120.08	\$89.66	\$104.68	\$110.27	\$79.66	\$88.28	\$124.63	
Mem + Fam	\$98.49	\$109.51	\$121.25	\$133.71	\$147.28	\$161.02	\$177.95	\$206.66	\$126.00	\$136.10	\$151.08	\$162.60	\$177.95	\$133.18	\$155.45	\$163.52	\$118.20	\$130.95	\$184.66	
Classic 2000																				
Under 65																				
Mem	\$26.57	\$29.51	\$32.68	\$36.04	\$39.68	\$43.31	\$47.90	\$55.62	\$33.97	\$36.55	\$40.62	\$43.74	\$47.90	\$35.68	\$41.63	\$44.01	\$31.87	\$35.30	\$49.71	
Mem + 1	\$49.64	\$55.21	\$61.23	\$67.60	\$74.50	\$81.42	\$90.10	\$104.75	\$63.66	\$68.62	\$76.33	\$82.24	\$90.10	\$66.99	\$78.29	\$82.76	\$59.70	\$66.20	\$93.54	
Mem + Fam	\$80.75	\$89.64	\$99.42	\$109.74	\$120.84	\$132.16	\$146.08	\$169.67	\$103.28	\$111.66	\$123.99	\$133.46	\$146.08	\$109.16	\$127.47	\$134.44	\$96.99	\$107.48	\$151.60	
65 & Over																				
Mem	\$38.26	\$42.61	\$47.05	\$51.80	\$57.06	\$62.29	\$68.83	\$79.90	\$48.93	\$52.65	\$58.45	\$62.90	\$68.83	\$51.54	\$60.08	\$63.24	\$45.83	\$50.73	\$71.41	
Mem + 1	\$69.92	\$77.91	\$86.14	\$94.93	\$104.64	\$114.33	\$126.40	\$146.85	\$89.61	\$96.54	\$107.24	\$115.46	\$126.40	\$94.50	\$110.30	\$116.12	\$83.91	\$92.97	\$131.17	
Mem + Fam	\$102.67	\$114.19	\$126.36	\$139.29	\$153.43	\$167.74	\$185.34	\$215.19	\$131.34	\$141.86	\$157.41	\$169.39	\$185.34	\$138.90	\$162.08	\$170.50	\$123.17	\$136.43	\$192.30	
Classic Select Plans (These plans use the DenteMax network. Members may enjoy discounts by using one of the many dentists within the DenteMax network.)																				
Classic Select 1500																				
Under 65																				
Mem	\$23.79	\$26.22	\$23.79	\$23.79	\$26.22	\$31.79	\$31.79	\$31.79	\$30.40	\$36.62	\$34.36	\$33.08	\$31.43	\$25.30	\$33.72	\$33.50	\$24.14	\$23.74	\$32.29	
Mem + 1	\$44.30	\$48.94	\$44.30	\$44.30	\$48.94	\$59.59	\$59.59	\$59.59	\$56.90	\$68.91	\$64.55	\$62.08	\$58.90	\$47.21	\$63.36	\$62.89	\$44.96	\$44.19	\$60.54	
Mem + Fam	\$71.72	\$79.48	\$71.72	\$71.72	\$79.48	\$97.11	\$97.11	\$97.11	\$92.46	\$112.94	\$105.53	\$101.34	\$95.93	\$76.71	\$103.75	\$102.65	\$72.74	\$71.44	\$98.66	
65 & Over																				
Mem	\$34.64	\$37.95	\$34.64	\$34.64	\$37.95	\$45.96	\$45.96	\$45.96	\$43.77	\$52.45	\$49.41	\$47.69	\$45.47	\$37.12	\$48.94	\$48.34	\$35.18	\$34.65	\$46.71	
Mem + 1	\$63.12	\$69.29	\$63.12	\$63.12	\$69.29	\$84.16	\$84.16	\$84.16	\$80.10	\$96.35	\$90.65	\$87.42	\$83.25	\$67.71	\$89.75	\$88.62	\$64.11	\$63.10	\$85.55	
Mem + Fam	\$92.08	\$101.48	\$92.08	\$92.08	\$101.48	\$123.68	\$123.68	\$123.68	\$117.54	\$142.61	\$133.75	\$128.73	\$122.27	\$98.87	\$132.28	\$130.47	\$93.45	\$91.89	\$125.71	
Classic Select 2000																				
Under 65																				
Mem	\$24.88	\$27.38	\$24.88	\$24.88	\$27.38	\$33.20	\$33.20	\$33.20	\$31.71	\$38.17	\$35.84	\$34.53	\$32.83	\$26.51	\$35.25	\$34.98	\$25.27	\$24.85	\$33.74	
Mem + 1	\$46.25	\$51.02	\$46.25	\$46.25	\$51.02	\$62.12	\$62.12	\$62.12	\$59.24	\$71.68	\$67.19	\$64.66	\$61.41	\$49.38	\$66.10	\$65.53	\$46.96	\$46.18	\$63.14	
Mem + Fam	\$74.18	\$82.08	\$74.18	\$74.18	\$82.08	\$100.30	\$100.30	\$100.30	\$95.39	\$116.45	\$108.86	\$104.60	\$99.10	\$79.50	\$107.29	\$106.00	\$75.27	\$73.94	\$101.95	
65 & Over																				
Mem	\$36.72	\$40.15	\$36.72	\$36.72	\$40.15	\$48.63	\$48.63	\$48.63	\$46.26	\$55.38	\$52.21	\$50.43	\$48.13	\$39.40	\$51.82	\$51.14	\$37.30	\$36.75	\$49.45	
Mem + 1	\$66.77	\$73.17	\$66.77	\$66.77	\$73.17	\$88.88	\$88.88	\$88.88	\$84.47	\$101.51	\$95.57	\$92.24	\$87.94	\$71.74	\$94.84	\$93.54	\$67.84	\$66.80	\$90.38	
Mem + Fam	\$96.36	\$106.03	\$96.36	\$96.36	\$106.03	\$129.24	\$129.24	\$129.24	\$122.67	\$148.70	\$139.55	\$134.41	\$127.79	\$103.68	\$138.36	\$136.28	\$97.84	\$96.25	\$131.41	
PPO Advantage Plans																				
PPO Advantage																				
Under 65																				
Mem	\$10.63	\$10.63	\$10.63	\$11.05	\$11.63	\$13.61	\$13.61	\$13.61	\$12.34	\$13.61	\$13.61	\$13.61	\$13.61	\$11.63	\$14.55	\$14.55	\$11.05	\$11.05	\$14.55	
Mem + 1	\$20.29	\$20.29	\$20.29	\$21.13	\$22.28	\$26.39	\$26.39	\$26.39	\$23.68	\$26.39	\$26.39	\$26.39	\$26.39	\$22.28	\$28.25	\$28.25	\$21.13	\$21.13	\$28.25	
Mem + Fam	\$38.37	\$38.37	\$38.37	\$39.93	\$42.16	\$50.70	\$50.70	\$50.70	\$44.69	\$50.70	\$50.70	\$50.70	\$50.70	\$42.16	\$54.17	\$54.17	\$39.93	\$39.93	\$54.17	
65 & Over																				
Mem	\$11.79	\$11.79	\$11.79	\$12.27	\$12.92	\$15.15	\$15.15	\$15.15	\$13.72	\$15.15	\$15.15	\$15.15	\$15.15	\$12.92	\$16.20	\$16.20	\$12.27	\$12.27	\$16.20	
Mem + 1	\$22.31	\$22.31	\$22.31	\$23.24	\$24.52	\$29.04	\$29.04	\$29.04	\$26.07	\$29.04	\$29.04	\$29.04	\$29.04	\$24.52	\$31.10	\$31.10	\$23.24	\$23.24	\$31.10	
Mem + Fam	\$40.55	\$40.55	\$40.55	\$42.21	\$44.57	\$53.57	\$53.57	\$53.57	\$47.27	\$53.57	\$53.57	\$53.57	\$53.57	\$44.57	\$57.26	\$57.26	\$42.21	\$42.21	\$57.26	

Rates effective 1/1/2011

AR, KY, NY Rates

(Find your zipcode in the Rate Column Finder below to the right of this Rate Guide. Use your local Rate Column Number to identify your Rate Column below. Your Rate Column below contains all your rates for all offered plans.)

Plan Name/Coverage	Rate Column 1	Rate Column 2	Rate Column 3	Rate Column 4	Rate Column 5	Rate Column 6	Rate Column 7	Rate Column 8	Rate Column 9
Classic Plans									
Classic 1500									
Under 65									
Mem	\$23.53	\$26.13	\$28.95	\$31.93	\$35.16	\$38.38	\$42.45	\$49.31	\$24.47
Mem + 1	\$44.05	\$48.98	\$54.35	\$60.03	\$66.16	\$72.31	\$80.04	\$93.07	\$45.82
Mem + Fam	\$72.33	\$80.28	\$89.08	\$98.36	\$108.30	\$118.44	\$130.95	\$152.12	\$75.14
65 & Over									
Mem	\$33.44	\$37.23	\$41.13	\$45.30	\$49.90	\$54.48	\$60.22	\$69.92	\$34.88
Mem + 1	\$61.24	\$68.22	\$75.48	\$83.21	\$91.73	\$100.23	\$110.85	\$128.81	\$63.88
Mem + Fam	\$90.92	\$101.08	\$111.92	\$123.42	\$135.95	\$148.63	\$164.26	\$190.76	\$94.66
Classic 2000									
Under 65									
Mem	\$24.53	\$27.24	\$30.17	\$33.27	\$36.62	\$39.98	\$44.21	\$51.34	\$25.52
Mem + 1	\$45.83	\$50.96	\$56.52	\$62.40	\$68.77	\$75.16	\$83.17	\$96.69	\$47.69
Mem + Fam	\$74.54	\$82.75	\$91.77	\$101.30	\$111.54	\$121.99	\$134.84	\$156.62	\$77.46
65 & Over									
Mem	\$35.32	\$39.33	\$43.43	\$47.81	\$52.67	\$57.50	\$63.54	\$73.76	\$36.86
Mem + 1	\$64.54	\$71.92	\$79.52	\$87.63	\$96.59	\$105.53	\$116.68	\$135.55	\$67.36
Mem + Fam	\$94.78	\$105.41	\$116.64	\$128.58	\$141.62	\$154.84	\$171.08	\$198.64	\$98.73
Classic Select Plans (These plans use the DenteMax network. Members may enjoy discounts by using one of the many dentists within the DenteMax network.)									
Classic Select 1500									
Under 65									
Mem	\$21.96	\$24.20	\$21.96	\$21.96	\$24.20	\$29.34	\$29.34	\$29.34	\$24.46
Mem + 1	\$40.89	\$45.18	\$40.89	\$40.89	\$45.18	\$55.01	\$55.01	\$55.01	\$45.70
Mem + Fam	\$66.21	\$73.37	\$66.21	\$66.21	\$73.37	\$89.64	\$89.64	\$89.64	\$74.39
65 & Over									
Mem	\$31.98	\$35.03	\$31.98	\$31.98	\$35.03	\$42.42	\$42.42	\$42.42	\$35.29
Mem + 1	\$58.26	\$63.97	\$58.26	\$58.26	\$63.97	\$77.69	\$77.69	\$77.69	\$64.48
Mem + Fam	\$85.00	\$93.68	\$85.00	\$85.00	\$93.68	\$114.17	\$114.17	\$114.17	\$94.69
Classic Select 2000									
Under 65									
Mem	\$22.97	\$25.28	\$22.97	\$22.97	\$25.28	\$30.65	\$30.65	\$30.65	\$25.52
Mem + 1	\$42.70	\$47.10	\$42.70	\$42.70	\$47.10	\$57.34	\$57.34	\$57.34	\$47.59
Mem + Fam	\$68.47	\$75.77	\$68.47	\$68.47	\$75.77	\$92.59	\$92.59	\$92.59	\$76.74
65 & Over									
Mem	\$33.89	\$37.06	\$33.89	\$33.89	\$37.06	\$44.89	\$44.89	\$44.89	\$37.29
Mem + 1	\$61.63	\$67.54	\$61.63	\$61.63	\$67.54	\$82.04	\$82.04	\$82.04	\$68.01
Mem + Fam	\$88.95	\$97.87	\$88.95	\$88.95	\$97.87	\$119.29	\$119.29	\$119.29	\$98.82
PPO Advantage Plans									
PPO Advantage									
Under 65									
Mem	\$9.81	\$9.81	\$9.81	\$10.20	\$10.73	\$12.57	\$12.57	\$12.57	\$9.81
Mem + 1	\$18.72	\$18.72	\$18.72	\$19.50	\$20.57	\$24.36	\$24.36	\$24.36	\$18.72
Mem + Fam	\$35.41	\$35.41	\$35.41	\$36.86	\$38.91	\$46.80	\$46.80	\$46.80	\$35.41
65 & Over									
Mem	\$10.89	\$10.89	\$10.89	\$11.33	\$11.92	\$13.98	\$13.98	\$13.98	\$10.89
Mem + 1	\$20.59	\$20.59	\$20.59	\$21.45	\$22.63	\$26.81	\$26.81	\$26.81	\$20.59
Mem + Fam	\$37.43	\$37.43	\$37.43	\$38.96	\$41.14	\$49.45	\$49.45	\$49.45	\$37.43

Indemnity Rates - GA, MA, NC, NJ, and VA

(Find your zipcode in the Rate Column Finder below this Rate Guide. Use your local Rate Column Number to identify your Rate Column below. Your Rate Column below contains all your rates for all offered plans.)

Plan Name/Coverage	Rate Column 1	Rate Column 2	Rate Column 3	Rate Column 4	Rate Column 5	Rate Column 6	Rate Column 7
Classic Plans							
Classic 1500							
Under 65							
Mem	\$25.03	\$33.04	\$32.52	\$33.74	\$39.44	\$46.27	\$47.65
Mem + 1	\$47.85	\$63.06	\$62.07	\$64.40	\$75.24	\$88.22	\$90.84
Mem + Fam	\$79.29	\$104.04	\$102.43	\$106.21	\$123.85	\$144.95	\$149.22
65 & Over							
Mem	\$35.98	\$47.32	\$46.58	\$48.32	\$56.40	\$66.06	\$68.02
Mem + 1	\$66.84	\$87.83	\$86.47	\$89.68	\$104.64	\$122.54	\$126.16
Mem + Fam	\$99.83	\$130.82	\$128.81	\$133.55	\$155.64	\$182.07	\$187.42
Classic 2000							
Under 65							
Mem	\$26.13	\$34.46	\$33.92	\$35.19	\$41.13	\$48.23	\$49.66
Mem + 1	\$49.81	\$65.60	\$64.57	\$66.98	\$78.24	\$91.70	\$94.43
Mem + Fam	\$81.72	\$107.18	\$105.53	\$109.42	\$127.57	\$149.28	\$153.67
65 & Over							
Mem	\$38.06	\$50.01	\$49.23	\$51.05	\$59.57	\$69.75	\$71.82
Mem + 1	\$70.49	\$92.55	\$91.12	\$94.49	\$110.22	\$129.04	\$132.84
Mem + Fam	\$104.08	\$136.33	\$134.24	\$139.16	\$162.15	\$189.65	\$195.21

AR, KY, NY Rate Column Finder

ST	ZIP	RT	ST	ZIP	RT
AR	722	3	NY	117-118	4
	725-727	3		119	5
	729	3		124	4
	All Other	2		126	5
KY	All	9	127	4	
	NY	100-102	8	132	2
103		5	134	1	
104		4	135-136	2	
105-108		6	138	2	
109-113		5	140-142	2	
114		4	143	1	
115		6	146-147	2	
116		5	149	2	
			All Other	3	

Indemnity Rate Column Finder

ST	ZIP	RT	ST	ZIP	RT	
GA	303	5	NJ	071	4	
	310	3		073	4	
	311	6		074	6	
	312	3		076	6	
	316-319	3		078	6	
	399	1		079	7	
	All Other	4		080-083	4	
	MA	010-011		5	084	3
		012		4	085	6
		014		5	087	4
021-022		7	All Other	5		
024		7	VA	201	5	
027		5		220-221	5	
055		1		222	6	
All Other		6		223	5	
NC		271		5	225	3
		275-277		5	239	3
	280-281	5		242-243	2	
	282	6		244-245	3	
	All Other	4		246	2	
				All Other	4	

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**Nationwide
MultiflexSM Dental Plans
Rate Guide**

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