



Employers Dental Plan Adjustment Factors (2 & 3 Star)

Plan Maximum's (Annual)	Factor
\$ 500	91.50%
\$ 750	97%
\$ 1,000	100%
\$ 1,500	111%
\$ 2,000 (Only for groups of 10 or more Enrolled lives)	120%
Out of Network Claim Allowance	Factor
80th Percentile	100%
90th Percentile	102%
Deductibles	Factor
\$100 Deductible NOT WAIVED for Preventive	92%
\$ 100 Deductible per person	95%
\$ 50 Deductible per person	100%
\$ 25 Deductible per person	103%
Contribution Adjustments	Factor
Non Contributory Employee / Non Contributory Dependents	92%
Non Contributory Employee / Contributory Dependents	96%
Contributory with 60% Participation	100%
Voluntary (Available for groups of 10 or more eligible lives only)	115%
If 10 - 49 Eligible Employees, Minimum Participation = 10 Employees	
If 50+ Eligible Employees, Minimum Participation = 20%	
Orthodontia Lifetime Maximums	Factor*
\$1,000 Child Only	102%
\$1,000 Adult and Child	103%
\$1,500 Child Only (Available for groups of 10 or more eligible lives only)	104%
\$1,500 Adult and Child (Available for groups of 10 or more eligible lives only)	106%
*Note: Factor applies to all rate tiers	
Retiree Coverage	Factor
Less than 5% of Eligibles are Retirees	100%
5% to 9.99% of Eligibles are Retirees	103%
10% to 14.99% of Eligibles are Retirees	105%
15% to 19.99% of Eligibles are Retirees	108%
20% or more	Contact EDT
Two Year Rate Guarantee	Factor
Available to groups of 10 or more eligible lives, Non-Virgin, Non-Voluntary that have had full dental benefits for a minimum of 12 months.	108%