



EDT PLAN ADJUSTMENT FACTORS (2 & 3 STAR)

Plans	Factor
Traditional (100/80/50% in-network & out-of-network)	100%
Enhanced (100/90/60% in-network & 100/80/50% out-of-network) Not Available in TX or MS	103%
MAC (Maximum Allowable Charge) Not available in NJ or MA	80%

See Sales Guide for an explanation on these plans

Plan Maximum (Annual)	Factor
\$500	91.50%
\$750	97%
\$1,000	100%
\$1,500	111%
\$2000 (Only for groups of 10 or more Enrolled lives)	120%

Out-of-Network Claim Allowance	Factor
80th Percentile U&C	100%
90th Percentile U&C	102%

Deductibles	Factor
\$100 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	100%
Voluntary (Available for groups of 10 or more eligible & enrolled lives only)	115%
If 10-49 Eligible Employees, Minimum Participation = 10 Employees	
If 50+ Eligible Employees, Minimum Participation = 20 Employees	

Orthodontia Lifetime Maximum	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%