



## EDT PLAN ADJUSTMENT FACTORS (2 & 3 STAR)

<b>Plans</b>	<b>Factor</b>
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 No Enhanced Starter in MA	103%
MAC (Maximum Allowable Charge) Not available in NJ or MA	80%
<b>See Sales Guide for an explanation on these plans</b>	
<b>Plan Maximum (Annual)</b>	<b>Factor</b>
\$500	91.50%
\$750	97%
\$1,000	100%
\$1,500	111%
\$2000 (Only for groups of 10 or more Enrolled lives)	120%
<b>Out-of-Network Claim Allowance</b>	<b>Factor</b>
80th Percentile U&C	100%
90th Percentile U&C	102%
<b>Deductibles</b>	<b>Factor</b>
\$100 NOT waived for Preventive	92%
\$100 Deductible per person	95%
\$50 Deductible per person	100%
\$25 Deductible per person	103%
<b>Contribution Adjustments</b>	<b>Factor</b>
Non Contributory Employee/ Non Contributory Dependents	91%
Non Contributory Employee/ Contributory Dependents	95%
Contributory	100%
Voluntary (Available for groups of 10 or more eligible & enrolled lives only)	109%
If 10-49 Eligible Employees, Minimum Participation = 10 Employees	
If 50+ Eligible Employees, Minimum Participation = 20% of Eligible Employees	
<b>Orthodontia Lifetime Maximum</b>	<b>Factor*</b>
\$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	
<b>Dental Rewards Takeover Credit</b>	<b>Factor</b>
\$250 Initial Roll-In Reward	103%
<b>Retiree Coverage</b>	<b>Factor</b>
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
<b>Two-Year Rate Guarantee</b>	<b>Factor</b>
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%