

**DENTAL PREMIUM COMPARISON  
AND BENEFIT SUMMARY**

Carrier	EMPLOYERS		TOTAL DENTAL		SECURECARE		PRINCIPAL		HUMANA/PLAN 185		STANDARD/PPO	
Cal. Year Maximum	NO MAXIMUM		NO MAXIMUM		\$1,000		\$1,000		\$1,000		\$1,000	
Cal. Year Deductible	NO DEDUCTIBLE		NO DEDUCTIBLE		\$50		\$50		\$50		\$50	
Family Maximum					\$150		\$150		\$150		\$150	
Waived for Prev. Care	No		No		Yes		Yes		Yes		Yes	
Preventative Care	SEE SCHEDULE		See schedule:		100%		100% : 100%		100%		100%	
BASIC SERVICES	EDS 100		for diagnostic,		80%		100% : 80%		80%		80%	
Wait for initial/future Insureds	FOR BENEFITS		preventative & restorative svcs.		6 MONTHS		NONE		NONE		NONE	
MAJOR SERVICES					50%		50% : 50%		50%		50%	
Wait for initial/future Insureds					6 MONTHS		NONE		12 Months		12 Months	
Endodontics Covered As	PER SCHEDULE		PER SCHEDULE		MAJOR SERVICES		BASIC SERVICES		MAJOR SERVICES		BASIC SERVICES	
Periodontics Covered As	PER SCHEDULE		PER SCHEDULE		MAJOR SERVICES		BASIC SERVICES		BASIC SERVICES		BASIC SERVICES	
Reimbursement-In Ntwk							NEGOTIATED FEE					
Reimbursement-Out Ntwk							80TH PERCENTILE					
ORTHODONTIA			PER SCHEDULE		PER SCHEDULE				OPTIONAL		OPTIONAL	
Deductible									NO DEDUCTIBLE			
Lifetime Max									\$1,000		\$1,000	
Co-Insurance									50%		50%	
Wait for initial/future Insureds									12 Months		12 Months	
Child/Adult												
UNDERWRITING ASSUM												
Employer Pays (EE/DEP)	0%		0%		25% / 0%		100% / 70%		25% / 0%		25% / 0%	
Participation (EE/DEP)	3 EE'S		3 EE'S		75% / 0%		100% / 0%		75% / 0%		75% / 0%	
Rate Guarantee	12 MONTHS		12 MONTHS		12 MONTHS		12 MONTHS		12 MONTHS		12 MONTHS	
Admin. Fee	\$10.00		\$10.00		\$10.00		\$0.00		\$0.00		\$0.00	
MONTHLY RATES												
Employee	24	10.34	79	9.82	24	12.44	79	16.69	24	24.04	10	26.65
Spouse (1 Dep)	0	0	13	7.36	0	10.78	13	15.11	0	30.04	0	0
Child(ren)	0	0	5	10.60	1	20.57	0	0	1	21.85	0	0
SP + CH (2+ DEP)	14	15.26	36	13.88	13	20.57	41	31.19	13	53.04	5	46.02
MONTHLY PREMIUM												
Employee	248.16		775.78		298.56		1318.51		576.96		266.50	
Dependent	213.64		648.36		287.98		1475.22		711.37		230.10	
Total	461.80		1424.14		586.54		2793.73		1288.33		496.60	