

# FULL SERVICE DENTAL

## 2010 RATES\* 12 - Month Guarantee

See Area Schedule Below	LOW PLAN - OPTION 1 MONTHLY PREMIUM			HIGH PLAN - OPTION 2 MONTHLY PREMIUM		
	EE Only	EE + 1	EE +> 1	EE Only	EE + 1	EE +> 1
<b>Area 1</b>	\$19	\$37	\$56	\$35	\$70	\$95
<b>Area 2</b>	\$21	\$42	\$63	\$40	\$80	\$112
<b>Area 3</b>	\$23	\$47	\$70	\$48	\$94	\$129
<b>Area 4</b>	\$25	\$50	\$75	\$51	\$102	\$141
<b>Area 5</b>	\$27	\$53	\$80	\$54	\$108	\$149
<b>Area 6</b>	\$29	\$57	\$86	\$59	\$118	\$162
<b>Area 7**</b>	\$21	\$42	\$63	\$40	\$80	\$112

\* For effective dates from January 2010 through June 2010

\*\* Please assign Louisiana residents to Area 7 due to a separate contract series in this state.

### AREA SCHEDULE

**How to use this chart:**

To determine the appropriate premium rates for an FSD plan, look up the enrollee's state of residence on this chart, and then look up the enrollee's 3-digit zip code, if applicable. Use the Area number that applies to your state/zip to determine the premium rate from the FSD Premium Rate Schedule above.

State	Area	First 3 Digits of Zip Code (if applicable)
Alabama	1	350-354, 362-364, 367-369
	2	355-361, 365-366
Alaska	6	
Arizona	2	850-857
	3	859-865
Arkansas	2	
California	2	923-925
	3	900, 905-922, 926-938, 952-953, 955-961
	4	901-904, 939, 945-946, 948, 950-951
	5	940-944, 947, 949, 954
Colorado	3	
Connecticut	4	
Delaware	4	197, 199
	5	198
D.C.	3	
Florida	2	320-322, 325-329, 334-338, 342-349
	3	323-324, 333, 339-341
	4	330-332
Georgia	2	306-310, 312, 319
	3	300-305, 311, 313-318, 398
Hawaii	3	
Idaho	2	
Illinois	1	624, 628-629
	2	609-623, 625-627
	3	600-608
Indiana	1	471, 475
	2	460-462, 465-470, 472-474, 476-479
	3	463-464
Iowa	1	508-510, 512-516
	2	500-507, 520-528
	3	511
Kansas	2	
Kentucky	1	400-404, 406-409, 411-419, 425-427
	2	405, 410, 420-424
Louisiana	7	
Maine	3	042-044, 046-047, 049
	4	039-041, 045, 048
Maryland	1	215
	2	206, 210-214, 216-219
	3	207-209
Massachusetts	3	010, 012-013
	4	011, 014-027
Michigan	2	486
	3	480-485, 487-499
Minnesota	3	
Mississippi	2	
Missouri	1	645
	2	630-644, 646-651, 653-659
	3	652

State	Area	First 3 Digits of Zip Code (if applicable)
Montana	3	
Nebraska	1	680-684, 689-690
	2	685-688, 691-693
Nevada	2	889-891
	4	893-898
New Hampshire	4	030, 032, 034-038
	5	031, 033
New Jersey	2	071-072
	3	070, 073, 077, 080-087
	4	074-076, 078-079, 088-089
New Mexico	3	
New York	2	104, 124-129, 133-136, 142
	3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	4	063, 105-108, 111-114, 116
	6	100-102
North Carolina	3	270-281, 283-289
	4	282
North Dakota	3	
Ohio	2	430-435, 437-459
	3	436
Oklahoma	2	731, 735-749
	3	730, 734
Oregon	3	
Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
	3	169, 177-179, 189, 193-196
Puerto Rico	1	
Rhode Island	3	
South Carolina	3	
South Dakota	2	570, 572-577
	3	571
Tennessee	2	
Texas	1	782
	2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799
	3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Utah	1	
Vermont	4	
Virginia	2	230-246
	3	201, 220-229
Virgin Islands	3	
Washington	3	990-992, 994
	4	985-989, 993
	5	980-984
West Virginia	2	
Wisconsin	3	
Wyoming	2	