

# INDEPENDENCE DENTAL PLAN RATES

Rates apply to new groups with **effective dates from July 1, 2008 through December 31, 2008, inclusive**. These group rates are subject to change beginning January 1, 2009.

Area	Monthly Rates Per Adult	Monthly Rates Per Child
A	\$34.11	\$21.10
B	\$38.98	\$24.12
C	\$43.85	\$27.13
D	\$48.73	\$30.14
E	\$53.60	\$33.16
F	\$58.47	\$36.17
G	\$63.34	\$39.19
H	\$68.22	\$42.20

1. Rates are unisex.
2. Rates vary by zip code area.
3. Adult rates do not vary by age.
4. The Adult rate applies to each insured employee, spouse and child who is age 19 or older.
5. The Child rate applies to each insured child who is at least age 3 and under the age of 19.
6. Initial rates are guaranteed for 12 months for the group. A 24-month rate guarantee is available to virgin groups only at a load of 1.15 on the Adult and Child rate.
7. In addition to these rates, a monthly billing fee of \$5.00 will be charged for groups of 2 or less and \$15.00 for groups of 3 or more.

## ZIP CODE AREAS

<b>Alabama</b>	B	<b>Illinois</b>		<b>Mississippi</b>	B	<b>Rhode Island</b>	D
<b>Alaska</b>	H	600, 601, 603	D	<b>Missouri</b>		<b>South Carolina</b>	B
<b>Arizona</b>	D	602, 606, 607	E	630, 631, 641	C	<b>South Dakota</b>	A
<b>Arkansas</b>	B	604, 605	C	633,640,648,652,658	B	<b>Tennessee</b>	
<b>California</b>		All other ZIP codes	B	All other ZIP codes	A	372	D
900-902, 904, 914	H	<b>Indiana</b>		<b>Montana</b>	C	All other ZIP codes	B
916, 940-944, 947	H	460, 462-466,468, 469	B	<b>Nebraska</b>	A	<b>Texas</b>	
903,905,907,912,913, 915	G	All other ZIP codes	A	<b>Nevada</b>	F	750,787,798	D
926, 945, 948-951, 954	G	<b>Iowa</b>	B	<b>New Hampshire</b>		752,753	F
906, 908, 910, 911, 914	F	<b>Kansas</b>	B	031,032,034,036,037	E	754-763,767,773-775	C
918-922, 927, 928, 930	F	<b>Kentucky</b>		All other ZIP codes	D	780,782-785	C
933-937, 946, 952, 955	F	405-409, 412,414-418	C	<b>New Jersey</b>		790-794, 797	C
958-961	F	421,422,425,426	C	070-074,078,079	F	770	E
All other ZIP codes	E	All other ZIP codes	B	088,089	F	All other ZIP codes	B
<b>Colorado</b>		<b>Louisiana</b>		075	G	<b>Utah</b>	
800-804, 808-810	D	701,708,711,712	C	077, 085-087	E	841-842	D
All other ZIP codes	C	All other ZIP codes	B	All other ZIP codes	D	All other ZIP codes	C
<b>Connecticut</b>		<b>Maine</b>	C	<b>New Mexico</b>	C	<b>Vermont</b>	D
060, 067	E	<b>Maryland</b>		<b>North Carolina</b>		<b>Virginia</b>	
061, 064-066, 069	F	206-212,214,219	E	271,274,282	C	201,220-223	E
068	G	All other ZIP codes	C	All other ZIP codes	B	224-226,229-238	C
All other ZIP codes	D	<b>Massachusetts</b>		<b>North Dakota</b>	A	227,228,239-241	B
<b>Delaware</b>		010-015	D	<b>Ohio</b>		244,245	B
197, 198	E	017-020, 023-027	E	420,423,424,430	B	All other ZIP codes	A
199	C	016, 021, 022	F	434-436,440,442-445	B	<b>West Virginia</b>	
<b>Dist. Of Columbia</b>	G	<b>Michigan</b>		447,449,450-455	B	247-249,253,258	B
<b>Georgia</b>		480,482,483,485	D	432,441	C	259,262,266-268	B
300	D	481,484,489,493	C	All other ZIP codes	A	All other ZIP codes	A
301, 302, 305	C	494,496,497-499	C	<b>Oklahoma</b>		<b>Wisconsin</b>	
306, 313, 314	C	All other ZIP codes	B	731,740,741,745,746	C	532, 534, 537	C
303, 311	E	<b>Minnesota</b>		All other ZIP codes	B	All other ZIP codes	B
All other ZIP codes	B	550, 559	D	<b>Pennsylvania</b>		<b>Wyoming</b>	B
<b>Hawaii</b>	D	551, 553	E	171,174,176	C		
<b>Idaho</b>		554	F	180,181,196	C		
837, 838	C	556-558, 563-567	C	189-194	D		
All other ZIP codes	B	560-562	B	All other ZIP codes	B		