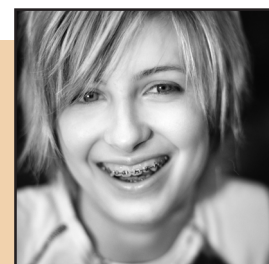


PACIFICARE SIGNATURE OPTIONSSM (PPO) CONTRIBUTORY DENTAL PLANS SMALL GROUP - CALIFORNIA



Contributory Plan Designs:

| Groups of 2-9 Employees | DENTAL 400 | | DENTAL 410 | | DENTAL 420 | |
|--------------------------------|------------|----------------|------------|----------------|------------|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Preventive Services | 80% | 80% | 100% | 80% | 100% | 100% |
| Basic Services | 80% | 50% | 80% | 50% | 80% | 60% |
| Major Services (12-month wait) | 50% | 50% | 50% | 50% | 60% | 40% |

| Groups of 10-24 Employees | DENTAL 400 | | DENTAL 410 | | DENTAL 420 | |
|--------------------------------|------------|----------------|------------|----------------|------------|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Preventive Services | 80% | 80% | 100% | 80% | 100% | 100% |
| Basic Services | 80% | 50% | 80% | 50% | 80% | 60% |
| Major Services (12-month wait) | 50% | 50% | 50% | 50% | 60% | 40% |

| Groups of 25-50 Employees | DENTAL 400 | | DENTAL 410 | | DENTAL 420 | |
|--------------------------------|------------|----------------|------------|----------------|------------|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Preventive Services | 80% | 80% | 100% | 80% | 100% | 100% |
| Basic Services | 80% | 50% | 80% | 50% | 80% | 60% |
| Major Services (12-month wait) | 50% | 50% | 50% | 50% | 60% | 40% |

Available Deductibles:

| Groups of 2-9 Employees | In-network | \$50 | Out-of-network | \$100 |
|---------------------------|------------|------|----------------|---------------|
| Groups of 10-24 Employees | In-network | \$50 | Out-of-network | \$100 |
| Groups of 25-50 Employees | In-network | \$50 | Out-of-network | \$50 or \$100 |

Family Deductible is 3x the Individual Deductible shown above. Deductibles are waived for Preventive Services on the Dental 410 (in-network) and Dental 420 plans.

Available Calendar Year Maximums:

| | |
|---------------------------|-------------------|
| Groups of 2-9 Employees | \$1,000 |
| Groups of 10-24 Employees | \$1,000, \$1,500* |
| Groups of 25-50 Employees | \$1,000, \$1,500 |

*Groups of 10-24 must currently have a minimum \$1,500 calendar year maximum to be eligible for \$1,500 calendar year maximum coverage.

Available Cost Management Features:

Endodontics, Periodontics and Oral Surgery in Basic Services or Major Services

| | |
|---------------------------|----------------|
| Groups of 2-9 Employees | Major only |
| Groups of 10-24 Employees | Major only |
| Groups of 25-50 Employees | Basic or Major |

| | |
|---------------|--------------|
| Payment Basis | Fee schedule |
|---------------|--------------|

| | |
|---------------|--------------|
| Virgin Groups | Not eligible |
|---------------|--------------|