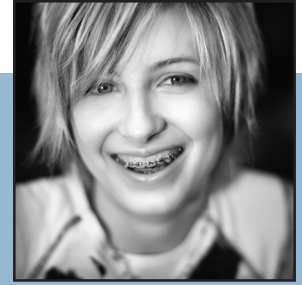


# VOLUNTARY DENTAL PLANS SMALL GROUP - CALIFORNIA

## PacifiCare SignatureOptions<sup>SM</sup> (PPO)



### Voluntary Plan Designs:

5-9 Employees ENROLLED	DENTAL 310		DENTAL 312	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Services	80%	80%	100%	80%
Basic Services	80%	50%	80%	50%
Major Services	50%	50%	50%	50%

10-50 Employees ENROLLED	DENTAL 310		DENTAL 312	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Services	80%	80%	100%	80%
Basic Services	80%	50%	80%	50%
Major Services	50%	50%	50%	50%

### Available Deductibles:

In-Network	\$50	Out-of-Network	\$100
------------	------	----------------	-------

Family Deductible is 3x the Individual Deductible shown above. Deductibles are waived for Class I (Preventive) Services.

### Available Calendar Year Maximums:

<b>Groups of 5-9 Employees:</b>	\$1,000
<b>Groups of 10-50 Employees:</b>	\$1,000

### Available Cost Management Features:

Endodontics, Periodontics and Oral Surgery in Class II - (Basic Services) or Class III - (Major Services)	
<b>Groups of 5-9 Employees:</b>	Class III (Major) only
<b>Groups of 10-50 Employees:</b>	Class III (Major) only

### Waiting Periods:

<b>Groups of 5-9 Employees:</b>	6 month wait for Class II (Basic) Services available
<b>Groups of 10-50 Employees:</b>	6 month wait for Class II (Basic) Services available
<b>Payment Basis:</b>	Fee Schedule
<b>Virgin Groups:</b>	Eligible

**Standard Industry Code Adjustments:** Plan rates may be loaded or discounted for certain industries. Please refer to Small Business Rate Guide for more details.

PacifiCare SignatureOptions dental plans underwritten by PacifiCare Life & Health Insurance Company.

PDV-603-46305  
PDVCA120VOLUNSG  
07/03

**PacifiCare**<sup>®</sup>  
Dental & Vision Administrators