

EXHIBIT A

Plan Design Features			New PPO		New DMO
Plan Limits			In-Network	Out-of-Network	In-Network Only
Annual Maximum			\$2,500/\$5,000		None
Lifetime Maximum			None		None
Deductibles/Copayments			None		None
Dependent Children Eligibility			Age 26		Age 26
Plan Pays			In-Network	Out-of-Network	In Network Only
Type A	Preventive	Diagnostic & Preventive	100%	\$2-\$50	100%
Type B	Minor	Restorative Dentistry	100%	\$10-\$30	100%
	Restorative	Oral Surgery	100%	\$10-\$90	100%
		Root Canal Therapy	100%	\$8-\$150	100%
		Periodontics	100%	\$20-65	100%
Type C	Major	Prosthetics	Not Covered		Not Covered
	Restorative	Crowns	100%	\$8-\$175	100%
		Deductibles/Copayments	None		None
		Fixed Bridges	100%	\$25-\$175	100%
		Removable Dentures	100%	\$150-\$225	100%
		Implants	80%	\$1,000 annual allowance	100%
Type D	Orthodontics	Dependent Children Eligibility	Age 19		Age 19
		Lifetime Maximum	None	\$2,500	None
		Allowance	None	\$340 initial insertion allowance	None
		Orthodontia Services	100%	\$90 allowance monthly adjustment	100%
		Maximum Case	24 months		24 months