

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

GROUP HEALTH PLANS RATE CHART

FOR MEMBER, SPOUSE AND CHILDREN
CALIFORNIA RESIDENTS
SEMI-ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009

California law mandates medical care coverage must include maternity coverage for California residents insured in this plan. Therefore, the coverage described in the AAO-Endorsed Group Health Insurance brochure also applies to eligible medical expenses incurred in connection with a normal pregnancy.

Below is a schedule of semi-annual premiums which apply only to the specific deductible and age categories listed.

| PLAN-1: HSA QUALIFIED TRADITIONAL PLAN - Semi-Annual Rates | | | | | | |
|---|---------------------------|----------------------|---------------------------|---------------------------------------|---------|--|
| | \$2,250 DEDUCTIBLE | | \$4,500 DEDUCTIBLE | | | |
| Member's Age | Member | Member/Spouse | Member/Child(ren) | Member/Spouse & Child(ren) | | |
| Area C | Under 35 | \$1,875 | \$5,167 | \$4,193 | \$7,485 | |
| | 35-39 | 1,977 | 4,921 | 4,297 | 7,241 | |
| | 40-44 | 2,854 | 6,386 | 5,169 | 8,701 | |
| | 45-49 | 3,094 | 6,875 | 5,409 | 9,190 | |
| | 50-54 | 4,497 | 9,167 | 6,811 | 11,481 | |
| | 55-59 | 4,870 | 9,978 | 7,190 | 12,298 | |
| | 60-64 | 6,655 | 12,856 | 8,975 | 15,176 | |
| Area D | Under 35 | \$1,995 | \$5,521 | \$4,479 | \$8,005 | |
| | 35-39 | 2,142 | 5,299 | 4,616 | 7,773 | |
| | 40-44 | 3,061 | 6,849 | 5,544 | 9,332 | |
| | 45-49 | 3,325 | 7,374 | 5,802 | 9,851 | |
| | 50-54 | 4,805 | 9,814 | 7,288 | 12,297 | |
| | 55-59 | 5,243 | 10,715 | 7,724 | 13,196 | |
| | 60-64 | 7,128 | 13,776 | 9,615 | 16,263 | |
| Area E | Under 35 | \$2,108 | \$5,827 | \$4,719 | \$8,438 | |
| | 35-39 | 2,236 | 5,561 | 4,847 | 8,172 | |
| | 40-44 | 3,203 | 7,184 | 5,822 | 9,803 | |
| | 45-49 | 3,496 | 7,768 | 6,102 | 10,374 | |
| | 50-54 | 5,074 | 10,343 | 7,676 | 12,945 | |
| | 55-59 | 5,487 | 11,247 | 8,109 | 13,869 | |
| | 60-64 | 7,520 | 14,524 | 10,135 | 17,139 | |
| Area F | Under 35 | \$2,264 | \$6,253 | \$5,082 | \$9,071 | |
| | 35-39 | 2,417 | 5,996 | 5,231 | 8,810 | |
| | 40-44 | 3,464 | 7,749 | 6,280 | 10,565 | |
| | 45-49 | 3,750 | 8,333 | 6,572 | 11,155 | |
| | 50-54 | 5,433 | 11,119 | 8,255 | 13,941 | |
| | 55-59 | 5,925 | 12,121 | 8,737 | 14,933 | |
| | 60-64 | 8,088 | 15,621 | 10,899 | 18,432 | |
| Area G | Under 35 | \$2,450 | \$6,756 | \$5,478 | \$9,784 | |
| | 35-39 | 2,615 | 6,464 | 5,643 | 9,492 | |
| | 40-44 | 3,719 | 8,345 | 6,752 | 11,378 | |
| | 45-49 | 4,042 | 8,993 | 7,071 | 12,022 | |
| | 50-54 | 5,856 | 11,988 | 8,893 | 15,025 | |
| | 55-59 | 6,394 | 13,072 | 9,428 | 16,106 | |
| | 60-64 | 8,699 | 16,821 | 11,738 | 19,860 | |

Note: Upon attainment of age 65, benefits will be coordinated with Medicare Parts A and B. This plan will not comply with regulations on Health Saving Accounts at age 65.

A R E A T A B L E

AREA C --- Balance of State

AREA D --- Zip Codes 932-933,935- 939,950-951

AREA E --- Zip Codes 919-922,930-931,934,940-949

AREA F --- Zip Codes 923-925,929

AREA G --- Zip Codes 900-918,926-928

Premiums for AAO Endorsed Group Health insurance are payable semi-annually on October 1 and April 1. All premiums are based on the member's age at issue and on each October 1 and increase as a new age class (e.g.35, 40 etc.) is attained. For children's coverage, one premium covers all insured children.

Premiums for this coverage vary by area based upon the location of the member's principal residence. Determine your area from the area table above, then refer to the corresponding premium table for the deductible elected for you and your family. New York Life reserves the right to change rates on any premium due date and on any date on which benefits are changed.

Rates will be 25% higher on cases where modified coverage would have been issued based on medical underwriting. In cases where coverage would have been declined due to medical underwriting, rates will be 50% higher.

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

Endorsed by:



American Association of Orthodontists

**For more information, please call
the Plan Administration Office toll-free at 1-800-622-0344**

Affinity Insurance Services, Inc.
159 E. County Line Road • Hatboro, PA 19040-1218

Administered by: Affinity Insurance Services, Inc. (an Aon Company) in all states except; in CA (Lic. #0795465),
MN & OK AIS Affinity Insurance Agency, Inc.; and in NY, AIS Affinity Insurance Agency.

Underwritten by New York Life Insurance Company (New York, NY 10010)

The AAO will receive a 3.0% premium royalty as a result of participating in the program.

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

GROUP HEALTH PLANS RATE CHART

FOR MEMBER, SPOUSE AND CHILDREN
CALIFORNIA RESIDENTS
SEMI-ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009

California law mandates medical care coverage must include maternity coverage for California residents insured in this plan. Therefore, the coverage described in the AAO-Endorsed Group Health Insurance brochure also applies to eligible medical expenses incurred in connection with a normal pregnancy.

Below is a schedule of semi-annual premiums which apply only to the specific deductible and age categories listed.

| PLAN-3: HSA QUALIFIED PPO PLAN - Semi-Annual Rates | | | | | |
|---|----------|---------------------------|----------------------|---------------------------|---------------------------------------|
| | | \$3,000 DEDUCTIBLE | | \$6,000 DEDUCTIBLE | |
| Member's Age | | Member | Member/Spouse | Member/Child(ren) | Member/Spouse & Child(ren) |
| A r e a C | Under 35 | \$1,277 | \$3,509 | \$2,848 | \$5,080 |
| | 35-39 | 1,351 | 3,344 | 2,923 | 4,916 |
| | 40-44 | 1,937 | 4,338 | 3,507 | 5,908 |
| | 45-49 | 2,106 | 4,668 | 3,676 | 6,238 |
| | 50-54 | 3,037 | 6,210 | 4,611 | 7,784 |
| | 55-59 | 3,311 | 6,773 | 4,883 | 8,345 |
| | 60-64 | 4,526 | 8,732 | 6,097 | 10,303 |
| A r e a D | Under 35 | \$1,351 | \$3,750 | \$3,036 | \$5,435 |
| | 35-39 | 1,449 | 3,596 | 3,128 | 5,275 |
| | 40-44 | 2,073 | 4,649 | 3,758 | 6,334 |
| | 45-49 | 2,252 | 5,004 | 3,941 | 6,693 |
| | 50-54 | 3,261 | 6,663 | 4,942 | 8,344 |
| | 55-59 | 3,554 | 7,267 | 5,236 | 8,949 |
| | 60-64 | 4,850 | 9,355 | 6,532 | 11,037 |
| A r e a E | Under 35 | \$1,431 | \$3,956 | \$3,207 | \$5,732 |
| | 35-39 | 1,531 | 3,785 | 3,296 | 5,550 |
| | 40-44 | 2,180 | 4,879 | 3,949 | 6,648 |
| | 45-49 | 2,361 | 5,265 | 4,135 | 7,039 |
| | 50-54 | 3,427 | 7,007 | 5,201 | 8,781 |
| | 55-59 | 3,733 | 7,641 | 5,509 | 9,417 |
| | 60-64 | 5,111 | 9,861 | 6,880 | 11,630 |
| A r e a F | Under 35 | \$1,550 | \$4,251 | \$3,458 | \$6,159 |
| | 35-39 | 1,648 | 4,073 | 3,558 | 5,983 |
| | 40-44 | 2,351 | 5,259 | 4,261 | 7,169 |
| | 45-49 | 2,553 | 5,660 | 4,463 | 7,570 |
| | 50-54 | 3,683 | 7,545 | 5,598 | 9,460 |
| | 55-59 | 4,020 | 8,223 | 5,934 | 10,137 |
| | 60-64 | 5,482 | 10,595 | 7,391 | 12,504 |
| A r e a G | Under 35 | \$1,653 | \$4,582 | \$3,714 | \$6,643 |
| | 35-39 | 1,765 | 4,385 | 3,820 | 6,440 |
| | 40-44 | 2,536 | 5,672 | 4,591 | 7,727 |
| | 45-49 | 2,743 | 6,108 | 4,802 | 8,167 |
| | 50-54 | 3,974 | 8,137 | 6,030 | 10,193 |
| | 55-59 | 4,336 | 8,868 | 6,395 | 10,927 |
| | 60-64 | 5,905 | 11,414 | 7,967 | 13,476 |

Note: Upon attainment of age 65, benefits will be coordinated with Medicare Parts A and B. This plan will not comply with regulations on Health Saving Accounts at age 65.

A R E A T A B L E

AREA C --- Balance of State

AREA D --- Zip Codes 932-933,935- 939,950-951

AREA E --- Zip Codes 919-922,930-931,934,940-949

AREA F --- Zip Codes 923-925,929

AREA G --- Zip Codes 900-918,926-928

Premiums for AAO Endorsed Group Health insurance are payable semi-annually on October 1 and April 1. All premiums are based on the member's age at issue and on each October 1 and increase as a new age class (e.g.35, 40 etc.) is attained. For children's coverage, one premium covers all insured children.

Premiums for this coverage vary by area based upon the location of the member's principal residence. Determine your area from the area table above, then refer to the corresponding premium table for the deductible elected for you and your family. New York Life reserves the right to change rates on any premium due date and on any date on which benefits are changed.

Rates will be 25% higher on cases where modified coverage would have been issued based on medical underwriting. In cases where coverage would have been declined due to medical underwriting, rates will be 50% higher.

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

Endorsed by:



American Association of Orthodontists

**For more information, please call
the Plan Administration Office toll-free at 1-800-622-0344**

Affinity Insurance Services, Inc.
159 E. County Line Road • Hatboro, PA 19040-1218

Administered by: Affinity Insurance Services, Inc. (an Aon Company) in all states except; in CA (Lic. #0795465), MN & OK AIS Affinity Insurance Agency, Inc.; and in NY, AIS Affinity Insurance Agency.

Underwritten by New York Life Insurance Company (New York, NY 10010)

The AAO will receive a 3.0% premium royalty as a result of participating in the program.

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

GROUP HEALTH PLANS RATE CHART

FOR MEMBER, SPOUSE AND CHILDREN

CALIFORNIA RESIDENTS

SEMI-ANNUAL PREMIUMS EFFECTIVE OCTOBER 1, 2009

California law mandates medical care coverage must include maternity coverage for California residents insured in this plan. Therefore, the coverage described in the AAO-Endorsed Group Health Insurance brochure also applies to eligible medical expenses incurred in connection with a normal pregnancy.

Below is a schedule of semi-annual premiums which apply only to the specific deductible and age categories listed.

| PLAN-4: HSA QUALIFIED PPO PLAN - Semi-Annual Rates | | | | | |
|---|----------|---------------------------|----------------------|----------------------------|---------------------------------------|
| | | \$5,000 DEDUCTIBLE | | \$10,000 DEDUCTIBLE | |
| Member's Age | | Member | Member/Spouse | Member/Child(ren) | Member/Spouse & Child(ren) |
| A r e a C | Under 35 | \$1,166 | \$3,205 | \$2,598 | \$4,637 |
| | 35-39 | 1,226 | 3,049 | 2,662 | 4,485 |
| | 40-44 | 1,768 | 3,956 | 3,199 | 5,387 |
| | 45-49 | 1,912 | 4,253 | 3,347 | 5,688 |
| | 50-54 | 2,770 | 5,667 | 4,206 | 7,103 |
| | 55-59 | 3,018 | 6,179 | 4,453 | 7,614 |
| | 60-64 | 4,126 | 7,964 | 5,561 | 9,399 |
| A r e a D | Under 35 | \$1,234 | 3,421 | 2,772 | 4,959 |
| | 35-39 | 1,323 | 3,283 | 2,856 | 4,816 |
| | 40-44 | 1,895 | 4,246 | 3,430 | 5,781 |
| | 45-49 | 2,056 | 4,563 | 3,596 | 6,103 |
| | 50-54 | 2,974 | 6,077 | 4,512 | 7,615 |
| | 55-59 | 3,241 | 6,631 | 4,779 | 8,169 |
| | 60-64 | 4,424 | 8,534 | 5,962 | 10,072 |
| A r e a E | Under 35 | \$1,304 | \$3,605 | \$2,927 | \$5,228 |
| | 35-39 | 1,398 | 3,453 | 3,009 | 5,064 |
| | 40-44 | 1,986 | 4,452 | 3,602 | 6,068 |
| | 45-49 | 2,154 | 4,807 | 3,773 | 6,426 |
| | 50-54 | 3,129 | 6,395 | 4,747 | 8,013 |
| | 55-59 | 3,399 | 6,970 | 5,023 | 8,594 |
| | 60-64 | 4,663 | 8,997 | 6,275 | 10,609 |
| A r e a F | Under 35 | \$1,412 | \$3,879 | \$3,150 | \$5,617 |
| | 35-39 | 1,505 | 3,718 | 3,246 | 5,459 |
| | 40-44 | 2,142 | 4,799 | 3,884 | 6,541 |
| | 45-49 | 2,328 | 5,164 | 4,071 | 6,907 |
| | 50-54 | 3,361 | 6,883 | 5,106 | 8,628 |
| | 55-59 | 3,663 | 7,499 | 5,411 | 9,247 |
| | 60-64 | 5,000 | 9,664 | 6,743 | 11,407 |
| A r e a G | Under 35 | \$1,510 | \$4,180 | \$3,391 | \$6,061 |
| | 35-39 | 1,612 | 3,998 | 3,489 | 5,875 |
| | 40-44 | 2,313 | 5,174 | 4,190 | 7,051 |
| | 45-49 | 2,506 | 5,574 | 4,385 | 7,453 |
| | 50-54 | 3,631 | 7,432 | 5,508 | 9,309 |
| | 55-59 | 3,961 | 8,096 | 5,840 | 9,975 |
| | 60-64 | 5,391 | 10,418 | 7,274 | 12,301 |

Note: Upon attainment of age 65, benefits will be coordinated with Medicare Parts A and B. This plan will not comply with regulations on Health Saving Accounts at age 65.

A R E A T A B L E

AREA C --- Balance of State

AREA D --- Zip Codes 932-933,935- 939,950-951

AREA E --- Zip Codes 919-922,930-931,934,940-949

AREA F --- Zip Codes 923-925,929

AREA G --- Zip Codes 900-918,926-928

Premiums for AAO Endorsed Group Health insurance are payable semi-annually on October 1 and April 1. All premiums are based on the member's age at issue and on each October 1 and increase as a new age class (e.g.35, 40 etc.) is attained. For children's coverage, one premium covers all insured children.

Premiums for this coverage vary by area based upon the location of the member's principal residence. Determine your area from the area table above, then refer to the corresponding premium table for the deductible elected for you and your family. New York Life reserves the right to change rates on any premium due date and on any date on which benefits are changed.

Rates will be 25% higher on cases where modified coverage would have been issued based on medical underwriting. In cases where coverage would have been declined due to medical underwriting, rates will be 50% higher.

Underwritten by:



New York Life Insurance Company
(NY, NY 10010)

Endorsed by:



American Association of Orthodontists

**For more information, please call
the Plan Administration Office toll-free at 1-800-622-0344**

Affinity Insurance Services, Inc.
159 E. County Line Road • Hatboro, PA 19040-1218

Administered by: Affinity Insurance Services, Inc. (an Aon Company) in all states except; in CA (Lic. #0795465),
MN & OK AIS Affinity Insurance Agency, Inc.; and in NY, AIS Affinity Insurance Agency.

Underwritten by New York Life Insurance Company (New York, NY 10010)

The AAO will receive a 3.0% premium royalty as a result of participating in the program.