

## DHMO Dental Plan Pricing Comparison

| Carrier                               | GDS - MD (inforce) | Aetna       | CIGNA<br>Option 1 | CIGNA<br>Option 2 | Dentegra    | Guardian    |
|---------------------------------------|--------------------|-------------|-------------------|-------------------|-------------|-------------|
| Single Rate                           | N/A                | \$20.20     | N/A               | N/A               | N/A         | \$22.08     |
| Couple Rate                           | N/A                | \$40.10     | N/A               | N/A               | N/A         | \$53.76     |
| Single Plus Child(ren) Rate           | N/A                | \$52.90     | N/A               | N/A               | N/A         | \$53.76     |
| Family Rate                           | N/A                | \$72.60     | N/A               | N/A               | N/A         | \$53.76     |
| Composite Rate (PEPM)                 | \$34.18            | \$0.00      | \$25.15           | \$31.01           | \$57.25     | \$0.00      |
| Commission (PEPM)                     | \$0.00             | \$0.00      | \$2.00            | \$2.00            | \$2.00      | \$2.00      |
| Single Members                        | 40                 | 40          | 40                | 40                | 40          | 40          |
| Couple Members                        | 20                 | 20          | 20                | 20                | 20          | 20          |
| Single Plus Child(ren) Members        | 2                  | 2           | 2                 | 2                 | 2           | 2           |
| Family Member                         | 19                 | 19          | 19                | 19                | 19          | 19          |
| Total Members                         | 81                 | 81          | 81                | 81                | 81          | 81          |
| Estimated Annual Premium              | \$33,222.96        | \$37,142.40 | \$26,389.80       | \$32,085.72       | \$57,591.00 | \$38,992.32 |
| Estimated Annual Premium Increase (%) |                    | 11.80%      | -20.57%           | -3.42%            | 73.35%      | 17.37%      |
| Rate Guarantee                        | 1 Year             | 1 Year      | 3 Year            | 3 Year            | 1 Year      | 2 Year      |