



PAID DENTAL RATE SHEET

Industries to be Categorized as Industry II

	SIC Code		SIC Code
Advertising Agencies.....	7311-7319	Insurance Agents.....	6411
Bank Holding Companies/Investments.....	6712-6799	Real Estate Agents.....	6531
Doctors.....	8011, 8031-8049	Schools.....	8211-8299
Employment Agencies.....	7361-7363	Securities.....	6211-6289

Rates for Industry II groups are calculated by increasing the amounts shown in the schedule by 10%.

Ineligible Industries

Underwriting consideration may be given to ineligible groups with prior coverage and experience. Non-profit organizations require prior home office approval. If you have questions about a particular industry not shown below, please check with the Marketing department.

	SIC Code		SIC Code
Amusement & Recreation.....	7911-7999	Public Administration.....	9111-9721
Associations.....	8611-8699	Railroads & Terminal Services.....	4011, 4013
Beauty & Barber Shops.....	7231-7241	Raw/Refined Sugar & Confectioneries.....	2051-2067
Car Washes.....	7542-7549	Sanitary Services.....	4952-4959
Dentists, Dental Offices & Labs.....	8021, 8072	Soil Preparation & Crop Harvesting.....	711-724
Forestry, Fishing & Hunting.....	811-851, 912-971	U.S. Postal Service.....	4311
Motion Picture & Video Services.....	7812-7841	Water & Air Transportation.....	4412-4499, 4512-4522
Pipelines.....	4612-4619		

Paid Dental Rates Effective October 1, 2002

Please Note:

- For groups with **10-99** covered employee lives **without** prior dental coverage, refer to **column A**.
- For groups with **10-99** covered employee lives with prior dental coverage, refer to **column B**.
- For groups with **100+** covered employee lives without prior dental coverage, refer to **column A**.
- For groups with **100+** covered employee lives with prior dental coverage, a minimum of two years of claims experience is required for home office underwriting staff to determine final rates. If the claims experience is not available, **column B** rates will be the minimum amount charged, subject to underwriting approval.
- Rates are based on industry and area classifications.
- Rates are based on employer location. If your group has multiple ZIP Code factors, contact Midwest Security for pricing information.
- Three tier rates are available only to groups of 50+ eligible employees. The entire group must select only one rate structure.
- A \$10 monthly administration fee applies.

Refer to the Wisconsin Area Factors chart below to locate the appropriate area factor. ZIP Code areas are listed by first three digits. ZIP Codes ranges joined by hyphens are inclusive.

Wisconsin	A	B
531, 532.....	4	5
534-537.....	3	4
All Others.....	2	3

Area	2 TIER		3 TIER		
	Single	Family	Single	Single +1	Single +2
2	17.83	48.69	17.83	34.56	60.78
3	18.82	51.39	18.82	36.48	64.16
4	19.82	54.10	19.82	38.40	67.54
5	20.81	56.80	20.81	40.32	70.91
6	21.80	59.51	21.80	42.24	74.29
7	22.79	62.21	22.79	44.16	77.67