

**Agreement to Supply: GROUP DENTAL PLANS FOR FIRE FIGHTERS**

This agreement, made and entered into this the ____ day of ____, is by and between the CITY OF FORT LAUDERDALE, a Florida municipality, City Hall, 100 North Andrews Avenue, Fort Lauderdale, FL 33301, hereinafter called the "City" and Contractor:

Name: The Guardian Life Insurance Company of America

Address: 1511 N. West Shore Blvd., Suite 600 City: Tampa State: FL Zip: 33607

A Corporation A Partnership An Individual Other: _____

authorized to do business in the State of Florida, hereinafter called the "Company" or "Contractor." Witnesseth that: Whereas, the City did advertise and issue a Request for Proposal (RFP) for supplying the requirements of the City for the items and/or service listed above for a period of three years with two one-year renewals, and the Contractor submitted a proposal that was accepted and approved by the City.

Formal authorization of this contract was adopted by the City Commission on: November 4, 2008, Pur-04, CAR 08-1631

Now, therefore, for and in consideration of the mutual promises and covenants herein contained, the parties covenant and agree as follows:

1. The Company agrees to provide to the City third-party administrative services for group dental plans for fire fighters during the period beginning 01/01/09 and ending 12/31/11 for the requirements listed above and according to the following specifications, terms, covenants and conditions:

a. This contract form G-110, the Request for Proposal containing General Conditions, Special Conditions, Specifications, addenda, if any, and other attachments forming a part of RFP Number 195-10140 and the Contractor's proposal in response, form a part of this contract and by reference are incorporated herein.

b. In construing the rights and obligations between the parties, the order of priority in cases of conflict between the documents shall be as follows:

- 1) This contract Form G-110, Rev. 12/00
- 2) The City's RFP and all addenda thereto
- 3) Contractor's proposal in response to the City's RFP

c. Warranty: The Company by executing this contract embodying the terms herein warrants that the product and/or service that is supplied to the City shall remain fully in accord with the specifications and be of the highest quality. In the event any product and/or service as supplied to the City is found to be defective or does not conform to specifications the City reserves the right to cancel that order upon written notice to the Contractor and to adjust billing accordingly.

d. Cancellation: The City may cancel this contract upon notice in writing should the Contractor fail to reasonably perform the service of furnishing the products and/or services as specified herein upon 30 days written notice. This applies to all items of goods or services.

e. Taxes Exempt: State Sales (85-8013875578C-1) and Federal Excise (59-600319) Taxes are normally exempt, however, certain transactions are taxable. Consult your tax practitioner for guidance where necessary.

f. Invoicing: Contractor will forward all invoices in duplicate for payment to the following: Finance Department, 100 N. Andrews Avenue, 6th Floor, Fort Lauderdale, FL 33301. If discount, other than prompt payment terms applies, such discount **MUST** appear on the invoice.

2. Contract Special Conditions: The following special conditions are made a part of and modify the standard provisions contained in this contract Form G-110.

Section I of the Contractor's response to the RFP is amended and restated to provide as follows: "Guardian will continue to provide the current PPO plan as documented in the City of Fort Lauderdale's RFP."

On page 17 in Section 6.1 of the City's RFP the paragraph titled **Eligible Dependents for Dependent Dental Benefits** is amended and restated to provide as follows: "An employee's eligible dependents are: (a) his legal spouse; (b) his unmarried dependent children who are under age 19; and (c) his unmarried dependent children, from age 19 to the end of the calendar year in which the child reaches 25 if the child is dependent upon the employee for support and is (i) living in the employee's household; or (ii) a full time or part-time student."

On page 32 in Section 6.1 of the City's RFP the last paragraph is amended and restated to provide as follows: "**Qualified Retiree** means a retired fire fighter of the City of Ft Lauderdale who (1) was covered by the Ft Lauderdale Fire Fighters Insurance Trust Fund or the City's plan on the day before his or her retirement; and (2) has not become covered by Medicare."

The Guardian Life Insurance Company of America ~~has~~ shall pay the City of Fort Lauderdale an amount of \$2,000 annually for the initial three-year contract period, for the City's printing and internet communications costs as set forth in the self-insured plan outlined in Section 7.10 of RFP.

3. Contract Summary:

a. Attachments:

The Guardian Life Insurance Company of America's response to the RFP and a copy of the RFP document.

b. Payment Terms: Per RFP

c. Delivery: Per RFP

d. Insurance: Yes No

e. Performance Bond? Letter of Credit Yes No

f. Procurement Specialists Initials MW

4. Contractor's Phone Numbers: Office: 813-472-6138 **Mobile:**

5. Contractor's Fax Number: 813-472-6090

6. Contractor's E-Mail Address: John T Blalock@glic.com **Website:** www.GuardianLife.com

City of Fort Lauderdale

By: _____


Director of Procurement Services (City Manager's Designee)

Date: 2/10/2009

Approved as to form: _____


Senior Assistant City Attorney

Contractor/Vendor

Deborah Connolly

Name of Company Officer (please type or print)

By:

Deborah J. Connolly

Authorized Officer's Signature

Title:

2nd VP, Ins Ops Council

Date:

January 21, 2009

Faith Drennan

Secretary (please type or print)

Attest:

Faith M. Drennan

Signature of Secretary

PROFESSIONAL
REQUEST FOR PROPOSAL

CONTRACT
COPY

City of Fort Lauderdale

RFP # 195-10140 Group Dental Plans
for Fire Fighters



October 15, 2008

Prepared by

John Blalock, Regional Sales Manager
The Guardian Life Insurance Company of America
1511 N. West Shore Blvd., Suite 600
Tampa, FL 33607

Visit Guardian online at www.GuardianLife.com

We take your business personallysm



GUARDIAN[®]

9.1 Proposal Signature Form

To: The City of Fort Lauderdale

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specification addenda, legal advertisement, and conditions contained in the RFP. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the City and such acceptance covers all terms, conditions, and specifications of this proposal. I certify that I have not divulged to, discussed with, or compared this proposal with other proposer(s) and have not colluded with any other proposer(s) or parties to this RFP. I certify I am authorized to contractually bind the proposing firm.

Proposal submitted by:

Name of Proposer: The Guardian Life Insurance Company of America
(Company legal registered name)

Authorized Signature: John Blalock
(Authorized agent of company to execute)

Primary Contact Person: John Blalock, Regional Sales Manager

Address: 1511 N. West Shore Blvd., Suite 600

City: Tampa State: Florida Zip: 33607

Telephone: (813) 472-6138 Fax: (813) 472-6090

E-mail: John_T_Blalock@glic.com

ADDENDUM ACKNOWLEDGEMENT- Proposer acknowledges that the following addenda have been received and are included in his proposal:

<u>Addendum No.</u>	<u>Date Issued</u>
	9/24/08
	9/25/08
	9/26/08
	9/27/08
	10/2/08

VARIANCES: State any variations to specifications, terms and conditions in the space provided below or reference in the space provided below all variances contained on other pages of RFP, attachments or proposals pages.

No variations or exceptions or exceptions by the Proposer will be deemed to be part of the proposal submitted unless such variation or exception is listed and contained within the proposal documents and referenced in the space provided below. If no statement is contained in the below space, it is hereby implied that your proposal complies with the full scope of this RFP.

Variances:

None

NO BID COMMENTS: Please insert your comments in the space that follows. Your response will assist us in future solicitations. : If you are unable to respond to our Request for Proposal, we would appreciate your comments as to your reason for submitting a NO BID:

SECTION I

BENEFITS

Guardian will continue to provide the current PPO plan as documented in the Trust's RFP.

SECTION II

PROPOSED PREMIUM INFORMATION

SECTION 9 - PROPOSED COSTS

SELF-INSURED - Indemnity/PPO

NAME OF PROPOSER: The Guardian Life Insurance Company of America, Inc.

Four Tier Administrative Fees

	FEE Yr. 1	Current Enrollment	Fee Guarantee for Yrs 2&3? Yes ___ or No <u>X</u> (Check 1) If No, provide % increase for all Tiers below for Yr. 2 and Yr. 3.
Employee	\$3.75	110	
Employee & Spouse	\$3.75	59	
Employee & Child(ren)	\$3.75	20	
Employee & Family	\$3.75	244	

The fees listed above are guaranteed for the following?

	Guaranteed Rate	% Increase Yr. 2	% Increase Yr. 3
1 st Year	YES		
2 nd Year	No	\$.10 or \$3.85	_____
3 rd Year	No	_____	\$.15 or \$3.90

INSURED - Indemnity/PPO

NAME OF PROPOSER: The Guardian Life Insurance Company of America, Inc.

Two Tier Premium Rates

	FEE Yr. 1	Current Enrollment	Fee Guarantee for Yrs 2&3? Yes ___ or No <u>X</u> (Check 1) If No, provide % increase for all Tiers below for Yr. 2 and Yr. 3.
Employee	\$25.45	110	
Family	\$61.01	323	

The fees listed above are guaranteed for the following?

	Guaranteed Rate	% Increase Yr. 2	% Increase Yr. 3
1st Year	YES	NO	NO
2nd Year	NO	NO	NO
3rd Year	NO	NO	NO

Does your firm agree to pay the City \$2,000 for printing and internet communications costs?

_____ Yes X No

SECTION III

NETWORK FORMS

Top 100 Guardian Providers for displacement analysis.

Please see the separate file Exhibit A for a listing of the top 100 Guardian providers utilized by Fire Fighter members. Please indicate which of these providers are currently in your company's network. Include this form in Section III of your proposal.

Guardian's list of dentists seen by Trust members and their dependents is provided, showing that of 435 dentists listed, 272 or 62.5% participate in the DentalGuard Preferred PPO network.

GeoAccess Report

Our GeoAccess report is provided, showing that 98.1% of the Trust's members would have access to at least two participating dentists within ten miles of their home zip codes.

TIN	Full Name	Address	City	State	Zip	Number of Claims	Contracting Status	Charges	Deductible	Co-Insurance	Paid
020867477	SUE LING YANG	TOOTHOWN PEDIATRIC DENTISTRY PA 1037 S STATE RD 7 STE 215 PLANNING COMMONS DENTAL 12965 ORANGE DR STE 414	WELLINGTON	FL	33414	8	Contracting	2,455.00	100.00	17.00	753.00
030474754	JOSE A TALavera	3012 E COMMERCIAL BLVD 3012 E COMMERCIAL BLVD	DAVIE FT LAUDERDALE	FL	33330 33308	1 4	Contracting Non-Contracting	305.00 739.00	0.00 0.00	0.00 0.00	79.00 41.00
030576792	ELEUTERIA COLTRAS	PREFECT SMILE DENTISTRY 12300 S SHORE BLVD STE 208	FT LAUDERDALE	FL	33308	1	Contracting	150.00	0.00	0.00	96.00
043626811	BARRARA A BATES	PREFECT SMILE DENTISTRY 12300 S SHORE BLVD STE 208	WELLINGTON	FL	33414	1	Contracting	605.00	100.00	101.00	404.00
043626811	RASHM AKEL	PREFECT SMILE DENTISTRY LLC 12300 S SHORE BLVD STE 208	WELLINGTON	FL	33414	1	Contracting	48.00	0.00	0.00	48.00
043626811	GUSTAVO A LEAL	1440 REED CANAL RD STE 103	WELLINGTON	FL	33414	7	Contracting	1,276.00	0.00	363.60	686.40
043655516	DANIEL P BARNES	1440 REED CANAL RD STE 103	PORT ORANGE	FL	32129	4	Non-Contracting	0.00	0.00	0.00	0.00
043655516	DANIEL P BARNES	CONTEMPORARY ENDODONTICS 5461 UNIVERSITY DR STE 101	PORT ORANGE	FL	32129	5	Non-Contracting	832.00	92.00	0.00	123.00
043708041	JULIA M TILGAMERIC	SETHI DENTAL GROUP STE 102 4900 W OAKLAND PARK BLVD	CORAL SPRINGS	FL	33067	1	Contracting	72.00	0.00	0.00	72.00
043791878	HARVEY MOSKOWITZ	14115 S DIXIE HWY	LAUDERDALE LAKES	FL	333131587	4	Contracting	259.00	0.00	0.00	168.00
06740614	GARY R ROSEN	9633 W BROWARD BLVD STE 10	MIAMI	FL	331767256	3	Contracting	495.00	0.00	0.00	327.00
089384318	GERALD WELLS	12012 S SHORE BLVD STE 101	WELLINGTON	FL	333242332	3	Contracting	180.00	0.00	0.00	92.00
112596095	MICHAEL E JAEGER	1420 SW SAINT LUCIE WEST BLVD	PORT ST LUCIE	FL	33414	2	Contracting	1,105.00	0.00	335.50	335.50
113647247	ANDREW LAGER	2830 SE FEDERAL HWY	PORT ST LUCIE	FL	349861709	1	Non-Contracting	75.00	0.00	0.00	0.00
113692263	DOUGLAS S MOST	1238 ROYAL PALM BEACH BLVD	STUART	FL	34994	1	Contracting	101.00	0.00	0.00	0.00
114508263	JAY B KROGGER	4234 S UNIVERSITY DR	ROYAL PALM BEACH	FL	33411	5	Non-Contracting	712.00	0.00	142.40	569.60
117382805	JERREY J AUERBACH	2300 N COMMERCIAL PKWY STE 312	WESTON	FL	333283007	2	Contracting	697.00	0.00	0.00	440.00
123361760	STUART BATES	7390 NW 5TH ST SUITE 9	PLANTATION	FL	33326	4	Contracting	1,220.00	0.00	51.00	292.00
132403390	CYNTHIA BLUCHMAN	7590 NW 5TH ST STE 9	PLANTATION	FL	33317	1	Non-Contracting	75.00	0.00	0.00	44.00
132403390	RICHARD S LEDERMAN	STE B21 2901 W OAKLAND PARK BLVD	OAKLAND PARK	FL	333111243	4	Contracting	318.00	0.00	0.00	170.00
138327469	MICHAEL GOLDBERG	1501 PRESIDENTIAL WAY STE 18	FT LAUDERDALE	FL	333061104	7	Contracting	2,704.00	100.00	316.60	123.00
144445484	DAVID P SCZESZNY	DENTAL EXCELLENCE BY THE SEA 2740 E COMMERCIAL BLVD	WEST PALM BEACH	FL	33401	2	Contracting	2,290.00	100.00	311.40	826.40
161653990	JULIE KENNEDY	7301A W PALMETTO PARK RD 104C	FT LAUDERDALE	FL	33308	12	Contracting	1,962.00	100.00	336.20	1,277.80
161662028	C SHANE ROANE	COVINE ORAL SURGERY 122 COOL SPRINGS BLVD	FRANKLIN	FL	33308	1	Non-Contracting	1,899.66	100.00	899.86	899.80
161695076	LEANNIE MAZZEI	3900 HOLLYWOOD BLVD STE 304	HOLLYWOOD	FL	33021	5	Non-Contracting	150.00	0.00	11.20	44.80
200118891	CATHLEEN P COVINE	BOYDARD DENTAL ASSOCIATES 8333 W MCNAB RD STE 126	TAMARAC	FL	33321	3	Contracting	1,891.00	100.00	476.50	908.50
200797568	RAYMOND DULAY	6702 N UNIVERSITY DR	TAMARAC	FL	33321	1	Non-Contracting	251.00	0.00	0.00	140.00
201233946	SAUL HERDMAN	PREFECT SMILE DENTISTRY STE 200 7593 BOYNTON BEACH BLVD	BOYNTON BEACH	FL	33437	2	Contracting	59.00	0.00	0.00	0.00
201257540	RASHM AKEL	PREFECT SMILE DENTISTRY STE 200 7593 BOYNTON BEACH BLVD	BOYNTON BEACH	FL	33437	11	Contracting	284.00	0.00	0.00	76.00
201257540	BARRARA A BATES	PREFECT SMILE DENTISTRY STE 200 7593 BOYNTON BEACH BLVD	BOYNTON BEACH	FL	33437	2	Contracting	2,275.22	100.00	632.91	1,255.31
201257540	KERRI WHITE	306 E 6TH AVE	BOYNTON BEACH	FL	33437	2	Contracting	156.00	0.00	0.00	107.00
201440801	KYLE RUSH	4140 NW 27TH AVE	ROME	GA	30161	5	Non-Contracting	1,867.00	200.00	425.00	796.00
201607560	TOM M THOMPSON	250 PROF WY BIRKS FOREST	GAINESVILLE	FL	32606	4	Non-Contracting	356.00	0.00	0.00	248.00
201641040	LAURENCE GRAYHILLS	8278 SUNSET STRIP	WELLINGTON	FL	33414	4	Non-Contracting	530.00	35.00	0.00	233.00
201913723	APPRODABLE DENTAL CENTER OF WE AFFORDABLE DENTAL CENTER 8278 SUNSET STRIP	SUNRISE	SUNRISE	FL	333223817	1	Contracting	49.00	0.00	0.00	43.00
201913723	SABBA M RIZVI	STRIP	FT LAUDERDALE	FL	33322	1	Contracting	65.00	0.00	0.00	44.00
202052495	WILLIAM BALANOFF	906 NE 26TH AVE	FT LAUDERDALE	FL	33304	1	Non-Contracting	215.00	0.00	0.00	0.00
202052495	WILLIAM BALANOFF	PLANTATION DENTAL ASSOCIATES 10080 NW 1ST CT	PLANTATION	FL	33304	4	Non-Contracting	670.00	100.00	17.00	132.00
202058007	JAYSON LEIBOWITZ	PLANTATION DENTAL ASSOCIATES 10080 NW 1ST CT	PLANTATION	FL	33324	5	Contracting	455.00	68.00	0.00	285.00
202058007	MARY ANN PALENZIELA	PLANTATION DENTAL ASSOCIATES 10080 NW 1ST CT	PLANTATION	FL	33324	8	Contracting	670.00	54.00	0.00	591.00
202058007	BRENT HERBERT	PLANTATION DENTAL ASSOCIATES 10080 NW 1ST CT	PLANTATION	FL	33324	9	Contracting	866.00	100.00	10.20	562.80
202209680	BRANDON C BIRDWELL	BRANDON C BIRDWELL DDS 5226 MAIN ST STE 6	SPRING HILL	TN	37174	1	Contracting	1,100.00	0.00	353.50	353.50
202222017	BERTINA HOEBICH	12434 W ATLANTIC BLVD	CORAL SPRINGS	FL	33017	10	Contracting	6,759.00	100.00	1,566.60	2,309.40
202261140	D VERENNE RANDEL	9713 OBERSEAS HWY	MARATHON	FL	33050	1	Non-Contracting	165.00	0.00	0.00	100.00
202277129	AVI SCHERITZ	HWLOOXO RD STE A-1	LAKE WORTH	FL	33467	2	Contracting	2,361.00	0.00	348.75	1,455.00

202331928	MICHEL MATOUK	3101 N FEDERAL HWY STE 201	FT LAUDERDALE	FL	33306	751.00	0.00	150.20	600.80
202479145	GASTON BERENGLIER	969 S FEDERAL HWY STE 201	STUART	FL	34994	1,660.00	0.00	54.40	257.60
202775497	DOXA E RODRIGUEZ	1300 CORPORATE CIR WAY STE 104	COOPER CITY	FL	33024	277.00	0.00	0.00	166.00
202860024	CHRISTOPHER A STRARR	300 N W 70TH AVENUE SUITE 108	W PALM BEACH	FL	33414	647.00	0.00	8.40	113.60
202998701	MARCEL B GEGALIT	572 E JACON RD STE 102	PLANTATION	FL	33317	130.00	0.00	0.00	94.00
203020820	JASON M LUCHTERFELD	102965 OVERSEAS HWY	POMPANON BEACH	FL	33060	2,525.00	0.00	633.00	844.00
203220151	TRAVIS W BENNETT	PREMIER GENERAL & COSMETIC DEN 1037 S STATE RD 7 STE 211	KEY LARGO	FL	33037	6,217.00	300.00	722.70	1,597.30
203344873	ANTHONY APICELLA	2841 NW 41ST ST	WELLINGTON	FL	33414	1,760.00	100.00	61.00	610.00
203427257	ANTHONY G VARGAS DMD LLC	5180 SW 34TH ST	GAINESVILLE	FL	32906	2,578.00	100.00	0.00	0.00
203427365	MARCO RUIZTORRES	720A W PALMETTO PRK RD #201C	GAINESVILLE	FL	32908	165.00	0.00	121.60	764.40
203575194	MELVYN E NANTYMANSON	STE 180 7593 BOYNTON BEACH BLVD	BOCA RATON	FL	33453	1,400.00	0.00	0.00	96.00
203582901	JAYME J SILBERMAN	P PIRACLE R J CHAMPAIN DMD PA 701 SEBASTIAN BLVD STE B	BOYNTON BEACH	FL	33437	1,466.60	0.00	146.60	595.40
203589894	PATRICK PIRACLE	951 NW 13TH ST STE 3A	SEBASTIAN	FL	32958	287.00	0.00	0.00	181.00
203784853	RAUNDY GOLDFARB	SEAN P COONEY DMD & ASSOC 721 US HWY 1 STE 106	BOCA RATON	FL	33486	795.00	100.00	14.60	138.40
203809974	SEAN P COONEY	3471 N FEDERAL HWY STE 200	NORTH PALM BEACH	FL	33408	655.00	100.00	0.00	263.00
203863948	SAMER SAOUD	8800 BERNWOOD PKWY STE 4	FT LAUDERDALE	FL	33306	1,950.00	42.00	265.80	415.20
204315857	MELANIE D FERRELL-PUSH	CROSSROADS DENTAL CARE 5781 LEE BLVD STE 103	BONITA SPRINGS	FL	34135	207.00	0.00	0.00	183.00
204415549	HERSHELL G STEELE	1620 S E 4TH AVE	LEHIGH ACRES	FL	33971	31.00	0.00	0.00	31.00
204582782	MERVYN J DIXON	1620 S E 4TH AVE	FT LAUDERDALE	FL	33316	153.00	0.00	0.00	94.00
204582782	SCOTT E DIXON	MAIN ST CHILDREN'S DENTISTRY 9900 STRILING RD STE 100	FT LAUDERDALE	FL	33316	264.00	0.00	0.00	88.00
204623166	MARTA G ISLAND	401 E LAS OLAS BLVD STE 140	COOPER CITY	FL	33024	177.00	0.00	0.00	130.00
204859969	JONATHAN FREED	417 NW 16TH ST STE 8	FT LAUDERDALE	FL	33301	529.00	100.00	20.20	214.80
204907345	PHILIP L PROVENZALE	22041 SW 7	BELLGARDE	FL	33420	400.00	0.00	42.80	121.20
204953786	BRANDON ALEBRE	2870 NE 8TH ST	BOCA RATON	FL	33428	451.00	0.00	3.20	114.80
205103216	ELI ABBO	665 ROYAL PALM BCH BLVD STE 201	HOMESTEAD	FL	33030	400.00	0.00	0.00	151.00
205145918	DEROGAN S LUBELL	651 N ANDREWS AVE	ROYAL PALM BEACH	FL	33411	797.00	0.00	0.00	498.00
205614153	NATALIA M BENUDA	STE 6 7730 W BOYNTON BEACH BLVD	FT LAUDERDALE	FL	33309	289.00	0.00	0.00	138.00
205694963	KATHRYN E TUMIUNUA	10187 CLEAR BLDG STE 101	FT LAUDERDALE	FL	33437	1,453.00	100.00	61.20	718.80
205974844	PAUL A HEINEMANN	1767 SW 2ND ST	PLANTATION	FL	33324	1,784.00	141.00	298.60	649.40
208254817	EUGENE B KRAVITZ	HARMONY DENTAL AND FACIAL CTR 2161 E COMMERCIAL BLVD	PEMBROKE PINES	FL	33029394	1,130.00	100.00	327.50	424.50
208427156	NADIA A HORST	12301 TAFT ST STE 300	FT LAUDERDALE	FL	33308	574.00	0.00	0.00	12.00
208677828	HELENA URRERA-FELDSBERG	1202 SE PORT SAINT LUCIE BLVD	PEMBROKE PINES	FL	33026	80.00	0.00	0.00	0.00
222146652	STANLEY COHEN	TOWN COMMONS 8855 HYPOLEX RD	LAKE WORTH	FL	33467	284.00	0.00	0.00	136.00
223963570	MELISSA C GLASER KINDIG	1160 N FEDERAL HWY	FT ST LUCIE	FL	34952	850.00	100.00	233.00	233.00
260090201	MARC L ANDERSON	1051 G STATE RD 7 STE 2	ROYAL PALM BEACH	FL	33411	1,253.00	100.00	338.40	692.60
260181919	JOSEPH L HERMAN	316 E TRINIDAD AVE	WELLINGTON	FL	33414	128.00	0.00	0.00	91.00
260456451	KURT G HALUYT	3801 HOLLYWOOD BLVD STE 205	HOLLYWOOD	FL	33440	601.00	100.00	16.60	87.40
260518079	BRUCE A KUSHNER	3599 PONCE DE LEON BLVD	CORAL GABLES	FL	33020	2,130.00	100.00	389.70	458.30
260767633	CARLOS W CONO DOS PL	1160 N FEDERAL HWY	ROYAL PALM ISLANDS	FL	331347251	1,950.00	0.00	224.40	697.60
261465127	MELVIN D POWERSO	8970 SW 87TH COURT SUITE 21	LAKE WORTH	FL	331542020	1,694.00	100.00	87.50	87.50
261627689	MARC W SHERIDAN	1749 NE 26TH ST	MIAMI	FL	33176	7,176.00	25.00	343.10	922.90
262154347	JEFFREY M BARTNICK	31601 SW 901 S FEDERAL HWY	FT LAUDERDALE	FL	33305	2,181.51	100.00	1,040.71	1,040.71
262448166	KETHI E MOORE	1160 KANE CONCOURSE SUITE 303	PORT LAUDERDALE	FL	33316	2,031.00	154.00	238.20	946.80
265688299	ANTHONY G CORRO	2249 N UNIVERSITY DR	RAY HARBOR	FL	33154	3,153.00	200.00	49.50	1,169.50
265798718	RICHARD L SHERMAN	2898 S 8TH ST	PEMBROKE PINES	FL	330296411	715.00	100.00	0.00	60.80
265878718	RICHARD L SHERMAN	4693 SW 148TH AVE	PEMBROKE PINES	FL	33302419	650.00	90.00	0.00	41.00
265946190	ALVIN BAYER III	327 CENTRAL AVE	FERNAVANDIA BEACH	FL	33034	139.00	28.00	8.80	407.20
267943271	EARLE E EDWARDS III	6390 LINTON BLVD STE 202	DELAWARE BEACH	FL	33440	2,575.01	0.00	1,262.52	96.00
270008833	KATHRYN E KOEHLI	SACHS DENTAL CENTER PA 9835 LK WORTH RD STE 8	LAKE WORTH	FL	33484	323.00	0.00	0.00	1,262.49
270084883	RAUNDY J SACHS	SACHS DENTAL CENTER 9835 LK WORTH RD STE 8	LAKE WORTH	FL	33467	230.00	0.00	0.00	167.00
270084883	JAYME FEINER	1500 E BROWARD BLVD	WELLINGTON	FL	33467	80.00	0.00	0.00	130.00
300012213	ROBERT E QUESADA	1500 E BROWARD BLVD	FT LAUDERDALE	FL	333012189	2,870.00	146.00	43.40	801.60
300012213	ADAM CARSON	UNIQUE DENTAL CARE 2701 EXECUTIVE PARK DR STE 4	FT LAUDERDALE	FL	333012189	240.00	54.00	0.00	44.00
300032687	NORA VALLES	8974 COLUMBIA ROAD	WESTON	FL	33331	108.00	0.00	0.00	104.00
311451046	JERRY J ROTTELA	400 E OSCOLA ST STE 3	LOVELAND STUART	OH	45140	256.00	0.00	0.00	119.00
311803366	MICHAEL BERBETT		STUART	FL	34994	1,495.00	0.00	318.10	438.90

320160015	ROGER PRIETO	SMILE MAKERS DENTAL 1401 S RIDGEWOOD AVE STE 6	FL	32132	6	Contracting	2,874.00	100.00	1,024.30	1,172.70
364553703	DANIEL T SPEARS	1151 SW 30TH ST STE A	FL	34990	2	Non-Contracting	232.00	0.00	0.00	151.00
371536003	VICTOR SAMAN	VITAL DENT 5351 SHERIDAN ST	FL	33071	1	Contracting	30.00	0.00	0.00	30.00
412132974	TODD SAWYERS	6000 N FEDERAL HWY	FL	33308	1	Non-Contracting	201.00	0.00	0.00	85.00
420297110	SCOTT A WALTERS	1275 MENDOWVIEW PARK WAY #101	FL	37650	1	Non-Contracting	972.00	100.00	0.00	305.00
426161513	RONALD E THORSTAD	18900 N TAMPAVE TRAIL #A-7	FL	339144722	8	Contracting	3,509.29	100.00	1,495.32	1,495.21
450516795	DUSTIN GRIMES	6301 S DIXIE HWY	FL	33903	6	Non-Contracting	831.00	9.00	11.40	1,47.60
470915277	MARK T GOODINGHT	5538 HOLLYWOOD BLVD STE 400	FL	334054328	4	Contracting	332.00	0.00	0.00	233.00
510467892	BRYAN M BERGENS	724 S BEACH ST	FL	33625	1	Non-Contracting	2,300.01	0.00	1,051.59	1,051.51
520389413	ANDREW BERTONALI	1745 S BEACH ST	FL	32114	2	Contracting	165.00	75.00	11.60	46.40
540883990	SCOTT H ROSENBLUM	1368 N GREAT NECK RD	VA	23454	4	Non-Contracting	984.00	100.00	233.50	553.80
540987201	JEFFREY MARY	A WINNING SMILE 4623 FOREST HILL BLVD STE 114	FL	330206519	2	Contracting	3,999.00	108.00	399.00	553.80
542080841	NIGEL D GRANDISON	9653 WEST BROWARD BLVD STE 9	FL	33324	2	Contracting	1,120.00	100.00	233.50	334.50
550881045	CHRISTOPHER S FREEMAN	1606 DOCTORS CIRCLE	FL	33334	3	Contracting	894.00	100.00	64.00	379.00
562204317	CLAYTON B SMITH III	THE DENTAL GROUP 2609 W OAKLAND PARK BLVD	NC	2804017406	2	Non-Contracting	383.00	58.00	0.00	79.00
562315803	DAVID K WARNER	KAWA & NICOLAS ORTHODONTISTS 20423 STATE RD 7 STE F18	FL	33311	1	Contracting	190.00	0.00	0.00	94.00
562338791	LARRY B KAWA	2713 N MAIN ST	FL	334986797	1	Contracting	1,705.34	0.00	852.72	852.62
562284792	JASON C MITCHELL	SAGE COSMETIC & FAMILY DENTAL 16223 MIRAMAR PKWY	SC	29621	1	Non-Contracting	1,156.00	0.00	376.50	376.50
582676964	ITZA M SAGE	1300 CORAL WAY STE 203	FL	33027	1	Contracting	95.00	0.00	0.00	33.00
590345293	CONCEPCION M SANCHEZ-GARCIA	205 S OLDA	FL	331452934	1	Contracting	280.00	0.00	0.00	134.00
591154031	E F COLLINS	SUITE 50 12900 N E 17TH AVENUE	FL	33440	4	Non-Contracting	343.00	0.00	0.00	292.00
591218473	ROBERT A GRUNET	1300 CORPORATE CENTER STE 204	FL	33181	2	Non-Contracting	340.00	60.00	0.00	106.00
591234582	MARCO A GUTTERBZ	4175 SW 64TH AVE STE 104	FL	33914	1	Non-Contracting	110.00	0.00	0.00	0.00
591263751	BARRY A BLUTH	4175 SW 64TH AVE STE 104	FL	33143459	10	Contracting	1,029.00	100.00	18.40	767.60
591270875	GEORGE L WILLIAMS	8200 W SUNRISE BLVD STE A-1	FL	333143459	2	Contracting	770.00	100.00	289.50	307.50
591306675	FLEMING B COOLEY	6775 SUNSET STRIP	FL	33322	9	Contracting	3,104.00	0.00	568.60	1,169.40
591307173	LARRY D BRELAND	2560 RCA BLVD	FL	33313	1	Contracting	41.00	0.00	0.00	41.00
591366609	ROBERT MILLER	333 NW 70TH AVE STE 101	FL	33410	1	Non-Contracting	1,507.50	0.00	505.00	505.00
591366609	PAUL BERGER	333 NW 70TH AVE STE 101	FL	33317	6	Non-Contracting	9,513.00	59.00	0.00	189.00
591366609	ROBERT MILLER	8973 GLADES RD STE D6	FL	33317	2	Non-Contracting	1,495.00	8.00	88.80	355.20
591389888	SEAN COONEY	JERRY W KRAPE DDS 700 FEDERAL HWY US 1	FL	33434	1	Non-Contracting	94.00	0.00	0.00	0.00
591389888	JERRY W KRAPE	700 FEDERAL HWY US STE 1	FL	33403	5	Non-Contracting	84.00	0.00	0.00	45.00
591389888	ANTHONY APICELLA	JERRY W KRAPE DDS 700 FEDERAL HWY US 1	FL	33403	5	Contracting	1,388.00	0.00	36.60	659.40
591420383	JAY C KALTMAN	9200 NW 44TH STREET	FL	33403	3	Contracting	115.00	0.00	0.00	0.00
591425149	DENIS P TRILJKN	7500 NW 5 STREET	FL	33351	3	Non-Contracting	2,625.00	100.00	311.10	629.90
591425149	GEORGE R BABYAK	7400 NW 5TH STREET	FL	33317	1	Non-Contracting	275.00	0.00	0.00	0.00
591425149	ABBY VALENTZ	7400 NW 5TH STREET	FL	33317	5	Non-Contracting	972.00	0.00	0.00	482.00
591425149	JASON HIRSCH	7400 NW 5TH STREET	FL	33317	1	Non-Contracting	1,653.32	0.00	608.34	608.34
591439043	ROBERT D HELMHOLDT	7400 NW 5TH STREET	FL	33317	4	Non-Contracting	751.00	0.00	0.00	339.00
591480093	EDWARD A KOVALER	1700 NE 26TH ST	FL	33317	14	Non-Contracting	3,018.00	0.00	0.00	1,329.00
591489941	PATRICK P SHERBERD	2249 N UNIVERSITY DRIVE	FL	33305	1	Non-Contracting	585.23	0.00	73.00	192.60
591501210	J H ROSENBAUM	2860 S SEAGROVE BLVD	FL	33204	1	Non-Contracting	1,094.99	100.00	192.63	472.48
591533256	STANLEY STEWART	3037 E COMMERCIAL BLVD	FL	33435	3	Non-Contracting	1,223.00	200.00	35.00	342.00
591533939	LARRY C WILNER	4681 HOLLYWOOD MALL	FL	33308	2	Non-Contracting	210.00	0.00	0.00	88.00
591541047	ROBERT C STEPHENS	50 FL DENTISTRY FOR CHILDREN 9327 W SAMPLE RD	FL	33021	1	Contracting	235.00	100.00	0.00	65.00
591541047	ROBERT C STEPHENS	1930 NE 34TH CT	FL	33065	11	Contracting	1,288.00	190.00	41.80	951.20
591541047	NORMAN R GORBACK	5 FL DENTISTRY FOR CHILDREN 9327 W SAMPLE RD	FL	33064	1	Contracting	110.00	0.00	0.00	110.00
591552654	PAUL S TALCHER JR	7420 NW 5TH ST STE 108	FL	33065	2	Contracting	212.00	0.00	0.00	212.00
591555076	LAURENCE JAY LEVINE	3012 E COMMERCIAL BLVD	FL	333171611	1	Contracting	1,279.02	100.00	599.54	599.48
591614126	CONSTANTINOS BAKOGLIANNIS	4801 NORTH FEDERAL HIGHWAY SUITE 201	FL	33308	1	Non-Contracting	134.00	0.00	0.00	35.00
591679913	HARVEY J ADELSON	2440 E COMMERCIAL BLVD	FL	33308	1	Non-Contracting	120.00	0.00	0.00	12.00
591695324	DENNY MATTHEWS	7737 UNIVERSITY DR STE 207	FL	33308	1	Non-Contracting	90.00	0.00	0.00	64.00
591905990	RICHARD C HALL	4800 SW 64 AVE STE 101	FL	333144429	3	Non-Contracting	79.00	0.00	0.00	43.00
591914310	THOMAS B COOGL	2707 E ATLANTIC BLVD	FL	330624941	1	Contracting	400.00	54.00	0.00	187.00
591914310	JENNY ASKELAND	4831 SE ANCHOR AVE	FL	34997	2	Contracting	226.00	0.00	0.00	176.00
591932718	JOHN P CLAYTON	1605 S CYPRESS RD	FL	34997	2	Non-Contracting	305.00	100.00	2.40	94.60
			FL	330609136	6	Non-Contracting	562.00	0.00	0.00	401.00
			FL	330609136	7	Contracting	1,655.00	60.00	0.00	329.00

591833212	RONALD A FRIEDENSOHN	516 650 ROYAL PALM BEACH BLVD	FL	33411	ROYAL PALM BEACH	FL	33411	1	Contracting	144.00	0.00	0.00	90.00
591833535	STEVEN T SHOOK	5400 N FEDERAL HWY	FL	33308	FT LAUDERDALE	FL	33308	1	Contracting	1,468.00	100.00	271.00	271.00
591841794	MYRON B COHEN	1518 W 49TH ST	FL	33072	MIAMI	FL	33072	6	Contracting	1,170.00	100.00	22.40	400.60
591931391	ROBERT T FERREN	1500 N UNIVERSITY DR STE 111	FL	33071	CORAL SPRINGS	FL	33071	1	Contracting	810.00	27.00	123.60	504.40
591944868	STEPHEN PARKER	1003 N 35TH AVE	FL	33021	HOLLYWOOD	FL	33021	5	Contracting	677.00	0.00	0.00	570.00
592015168	MICHAEL AXELROD	1301 PRESIDENTIAL WAY STE 15	FL	33401	WEST PALM BEACH	FL	33401	3	Contracting	277.00	0.00	0.00	157.00
592015168	MICHAEL S SILVER	1501 PRESIDENTIAL WAY STE 15	FL	33401	WEST PALM BEACH	FL	33401	2	Contracting	472.00	0.00	0.00	249.00
592020729	MARK H SCHUMACHER	5737 N UNIVERSITY DR STE 204	FL	33411	ROYAL PALM BEACH	FL	33411	3	Contracting	2,710.00	0.00	363.50	716.50
592020822	KENNETH W MORTMAN	7737 N UNIVERSITY DR STE 204	FL	33321	TAMARAC	FL	33321	7	Contracting	3,652.00	173.00	225.28	961.10
592023028	FREDERIC G KIRSCH	1881 N FEDERAL HWY STE 201	FL	33071	CORAL SPRINGS	FL	33071	2	Contracting	95.00	0.00	0.00	93.00
592045350	BRIAN BOYD	2000 N FEDERAL HWY STE 201	FL	33062	POMPANON BEACH	FL	33062	1	Contracting	910.00	100.00	270.00	319.00
592053647	RAY L POLLOCK	1326 S PINE ST STE 103	FL	32901	MELBOURNE	FL	32901	4	Contracting	1,716.00	100.00	143.20	1,108.80
592060659	RICHARD SOVEN	12101 TRF ST	FL	33026	PERNORKE PINES	FL	33026	4	Non-Contracting	520.00	0.00	0.00	235.00
592115755	MEL R KOHN	7500 NW 5TH ST STE 105	FL	33071	PLANTATION	FL	33071	4	Contracting	1,548.00	100.00	281.60	1,166.40
592129443	KEITH DEWITT	FAMILY DENTISTRY 2700 PEA BLVD STE 202	FL	33410	PALM BEACH GARDENS	FL	33410	1	Non-Contracting	1,453.00	161.00	22.60	506.40
592136362	ROGER D MOUNTS	574 OCEAN AVE	FL	33951	MELBOURNE BEACH	FL	33951	1	Non-Contracting	149.00	0.00	0.00	76.00
592175410	JENNIFER C KOCHER	MENACHEL & MENACHEL 1720 UNIVERSITY DR STE 301	FL	33071	CORAL SPRINGS	FL	33071	10	Contracting	2,620.00	100.00	115.00	966.00
592185859	RICHARD M CALABRESSE	961 N UNIVERSITY DR	FL	33071	CORAL SPRINGS	FL	33071	9	Contracting	923.00	160.00	51.20	646.80
592188889	JOSEPH N INFRATILE	961 N UNIVERSITY DR	FL	33071	CORAL SPRINGS	FL	33071	2	Contracting	199.00	0.00	0.00	165.00
592204857	EDUARDO GUZMAN	6825 SW 92ND BLDG A #38	FL	33156	MIAMI	FL	33156	2	Contracting	397.00	0.00	0.00	223.00
592204857	LYNDA COLAZZI	8525 SW 92ND ST STE A-38	FL	33156	MIAMI	FL	33156	2	Non-Contracting	1,093.00	100.00	4.00	47.00
592207691	THEODORE M GROSSMAN	3801 N UNIVERSITY DR STE 505	FL	33351	SUNRISE	FL	33351	2	Contracting	1,240.00	0.00	81.20	385.80
592271946	WILLIAM O SHUMPERT JR	1800 SE 3RD AVE STE A	FL	33316	FORT LAUDERDALE	FL	33316	2	Non-Contracting	1,391.00	100.00	233.50	339.50
592310058	SETH BOLLT	6740 HOLLYWOOD BLVD STE 400	FL	33021	HOLLYWOOD	FL	33021	3	Contracting	95.00	0.00	0.00	47.00
592318394	RICHARD W KRAMER	4673 N UNIVERSITY DR	FL	33065	CORAL SPRINGS	FL	33065	2	Contracting	206.00	0.00	0.00	136.00
592318781	DIRK FLEISCHMAN	6670 SW 117TH AVE	FL	33183	MIAMI	FL	33183	1	Contracting	415.00	0.00	0.00	199.00
592323021	ROBERT GETZ	4963 N UNIVERSITY	FL	33351	LAUDERHILL	FL	33351	10	Non-Contracting	5,906.00	100.00	204.50	946.50
592397869	BLAIR SCHARR	2801 UNIVERSITY DRIVE STE 101	FL	33065	CORAL SPRINGS	FL	33065	2	Non-Contracting	278.00	0.00	0.00	206.00
592431648	BRIAN SWIDOR	10347 ROYAL PALM BLVD	FL	33065	CORAL SPRINGS	FL	33065	2	Contracting	490.00	0.00	0.00	278.00
592459342	ROBERT SPOONT	SUITE 208 21501 POWERLINE ROAD	FL	33433	BOCA RATON	FL	33433	2	Non-Contracting	1,370.00	171.00	233.00	278.00
592483145	PATRICIA TEMPLETON	2249 N UNIVERSITY DR	FL	33024	PERNORKE PINES	FL	33024	7	Contracting	920.00	80.00	0.00	350.00
592485145	PATRICIA TEMPLETON	4659 VOLUNTEER RD	FL	33302	DAVIE	FL	33302	1	Contracting	90.00	72.00	0.00	0.00
592495753	SCOTT I BARR	300 NW 70TH AVENUE STE 206	FL	33317	PLANTATION	FL	33317	2	Non-Contracting	681.00	0.00	0.00	234.00
592530962	JOHN GRANATASO	STEL 11435 W PALMETTO PARK RD	FL	33428	BOCA RATON	FL	33428	8	Contracting	1,255.00	56.00	0.00	375.00
592530069	CHARLES MAUNDEL	3220 STUBLING RD	FL	33021	HOLLYWOOD	FL	33021	7	Contracting	680.00	0.00	0.00	318.00
592550069	SAMUEL Z STERN	STRALING GROVE SPECIALTY CNTR 3220	FL	33021	HOLLYWOOD	FL	33021	7	Contracting	680.00	0.00	0.00	318.00
592570247	ELIZABETH B KRATVITZ	1767 SW 2ND ST	FL	33021	HOLLYWOOD	FL	33021	1	Contracting	215.00	0.00	0.00	78.00
592578313	CARLOS PETTIS	200 N FLAGLER AVE	FL	33060	PERNORKE PINES	FL	33060	1	Contracting	50.00	0.00	0.00	34.00
592596366	ALAN H BRUSALIAR	17190 ARLVIA PKWY STE 1	FL	33326	WESTON	FL	33326	2	Contracting	195.00	0.00	0.00	145.00
592598040	MARK A MAUTNER	SLUTE 104 1601 N PALM AVE	FL	33026	PERNORKE PINES	FL	33026	6	Non-Contracting	1,195.00	0.00	0.00	0.00
592609212	GRETCHEN HEINSEN	817 S UNIVERSITY DR STE 108	FL	33324	PLANTATION	FL	33324	2	Contracting	1,670.00	0.00	139.20	433.00
592609212	DAVID KNIGHT	1127 S UNIVERSITY DR	FL	33324	PLANTATION	FL	33324	2	Contracting	1,670.00	0.00	228.60	556.80
592659484	STEVEN GILSON	9375 W SAMPLE ROAD	FL	33065	CORAL SPRINGS	FL	33065	1	Contracting	165.00	0.00	0.00	93.00
592673798	WALTER K KULLICK	300 NW 70TH AVE SUITE 108	FL	33317	PLANTATION	FL	33317	1	Non-Contracting	275.00	67.00	0.00	75.00
592706202	MICHAEL PATTEN	2838 E OAKLAND PARK BEACH BLVD	FL	33306	FT LAUDERDALE	FL	33306	2	Non-Contracting	260.00	0.00	0.00	184.00
592709564	JOHN E RUDNIK	7400 WEST CAMINO PAL SUITE 110	FL	33433	BOCA RATON	FL	33433	9	Non-Contracting	1,512.00	192.00	4.40	250.60
592724644	MARK MCCOULEY	AMERICAN DENTAL 3115 S FEDERAL HWY	FL	33483	DELRAY BEACH	FL	33483	1	Non-Contracting	1,993.98	10.00	992.02	991.96
592740903	BLAINE CARR	CARR & CARR 480 MAPLEWOOD DR STE 4	FL	33458	DAWATER	FL	33458	1	Contracting	0.00	0.00	0.00	0.00
592812149	RICHARD L BALLOK	4700 SHERIDAN ST STE A	FL	33021	HOLLYWOOD	FL	33021	1	Contracting	420.00	100.00	160.00	160.00
592823728	MARINA E AMELINCK	9080 PINES BLVD STE 420	FL	33024	PERNORKE PINES	FL	33024	6	Contracting	474.00	0.00	0.00	346.00
592823728	MARINA E AMELINCK	9050 PINES BLVD STE 420	FL	33024	PERNORKE PINES	FL	33024	1	Non-Contracting	437.49	0.00	218.76	346.00
592848057	GEOERGE J VARR	1590 N W 10TH AVE	FL	33060	BOCA RATON	FL	33060	2	Contracting	437.51	0.00	20.83	218.73
593009741	ISABEL B RUIZ	4789 SW 148TH AVE STE 205	FL	33330	DAVIE	FL	33330	1	Non-Contracting	995.00	100.00	67.40	20.83
593009761	ALAN FETNER	4211-B SOUTHPOINT PKWY	FL	33216	JACKSONVILLE	FL	33216	4	Contracting	143.00	0.00	0.00	378.60
593163156	DAVID W MOLATES	1139 A GREENVILLE HWY	FL	32792	HENDERSONVILLE	FL	32792	4	Non-Contracting	476.00	0.00	0.00	56.00
593206661	DALE GERBER	GREER DENTAL 84 S MARION AVE	NC	28792	HENDERSONVILLE	NC	28792	1	Non-Contracting	865.00	0.00	265.00	155.00
593215587	PIERRE J GOSSALIN	SMILGAGE DENTAL ASSOCIATES 9 ST JOHNS MEDICAL PARK STE B	FL	32025	LAKE CITY	FL	32025	4	Contracting	408.00	0.00	0.00	265.00
593283121	MANHAL YAZJI	REGENCY DENTAL CTR 910 SW ST LUCIE WEST BLVD	FL	32086	ST AUGUSTINE	FL	32086	9	Contracting	640.00	52.00	0.00	408.00
593298919	C F JOHARY	OXFORD DENTAL CARE 11905 HWY 301	FL	34986	PORT ST LUCIE	FL	34986	2	Contracting	231.00	0.00	0.00	501.00
593336585	H L MASON	BRIGHT NOW DENTAL 1324 HWY ALA	FL	34484	OXFORD	FL	34484	1	Contracting	94.00	0.00	0.00	135.00
593336585	COAST DENTAL APOPKA	767 S ORANGE BLOSSOM TRL	FL	32937	SATILLITE BEACH	FL	32937	2	Contracting	1,120.00	0.00	451.50	94.00
593349442	JAMES E EDWARDS	9277 S E WILDCAVE ROAD	FL	32703	APOPKA	FL	32703	2	Contracting	194.00	0.00	0.00	468.50
593395527	TIMOTHY C LIANG	2030 S PATRICK DR STE 1	FL	32937	INDIAN HARBOUR BEACH	FL	32937	4	Non-Contracting	2,769.00	100.00	628.00	97.00
			FL	32937	INDIAN HARBOUR BEACH	FL	32937	1	Contracting	386.00	100.00	9.90	72.00
													146.20

593410465	MOHAMMED Z BAIG	MARTIN A MEGREGIAN DDS & ASSOC 1805	FL	32308	8	Contracting	596.00	0.00	0.00	260.00	
593451390	SONDRA L AVANTI	NICOUSI & COMMONS DR	FL	33127	2	Non-Contracting	2,954.00	0.00	162.15	672.60	
593661998	THOMAS J WEBER	731 DUNLANTON AVE STE 105	FL	32686	2	Non-Contracting	230.00	0.00	149.00	149.00	
593752296	FARA BENDER	2845 NW 41ST	FL	33467	19	Contracting	3,917.00	0.00	6.80	1,590.20	
593752296	LARREN M GOVERNALLE	6169 JOG RD STE B5	FL	33467	5	Contracting	1,683.00	100.00	63.80	286.20	
621486247	DAVID K EBB	ENDOCRINE ASSOCIATES PA 1921 21ST AVE S	TN	37212	2	Contracting	1,170.00	0.00	200.00	800.00	
621486247	DAVID K EBB	1113 LAKEVIEW DRIVE	TN	37067	2	Contracting	1,637.00	100.00	504.00	678.00	
621579533	W PAUL BRAYNEHILL JR	FRANKLIN PERIODONTAL STE 105 B 101	TN	370648962	2	Contracting	500.00	0.00	42.40	226.60	
621644107	LEIGHTON W WOOD	FRANKLIN PERIODONTAL STE 105 B 101	TN	370648962	2	Contracting	0.00	0.00	0.00	0.00	
621780384	JAMES L MADIGAN	705 MULBERRY STREET	TN	364783200	7	Non-Contracting	1,578.00	100.00	215.00	439.00	
650003241	JOSEPH C BELOTTO	TRI-CITIES ORTHO SPECIALISTS 2025	MEADOWVIEW PKWY	KINGSPOK	376607382	4	Contracting	2,257.85	0.00	1,178.94	1,178.91
650003241	JOSEPH C BELOTTO	640 NORTH BLDG STE 101 2606 GREENWAY DR	TN	37918	5	Non-Contracting	2,264.00	0.00	22.40	205.60	
650013020	JOSEPH A ZERULIK	2400 E COMMERCIAL BLVD	FL	33308	6	Non-Contracting	949.00	0.00	0.00	450.00	
650017651	MICHAEL GILLIAM	7500 NW 9TH ST STE 115	FL	33317	4	Contracting	525.00	0.00	13.20	230.80	
650028225	GREGORY LAWRENCE	SUITE 105 2700 NE 14TH STREET CAUSEWAY	FL	33062	3	Contracting	405.00	0.00	87.00	87.00	
650078114	PETER S WOHLGENUTH	4135 E TAMPAWAI TRL	FL	341126238	11	Non-Contracting	227.00	0.00	11.60	46.40	
650080586	JOEL BERGER	1239 SW 26TH AVE	FL	33434	1	Non-Contracting	1,222.00	100.00	267.40	671.80	
650101941	CLAYTON ROTH	1890 N UNIVERSITY DR STE 210	FL	33069	1	Contracting	1,176.00	0.00	588.00	588.00	
650123520	MIRNA BENDER	900 NW 13TH ST STE 101	FL	330718963	6	Contracting	591.00	100.00	1.60	231.40	
650123520	LISA AMBER	200 VILLAGE SQ CROSSING #101	FL	33486	4	Contracting	718.00	100.00	84.80	472.20	
650123520	LISA AMBER	200 VILLAGE SQ CROSSING #101	FL	33410	5	Non-Contracting	823.00	0.00	0.00	365.00	
650123520	LISA AMBER	PLANTATION DENTAL SERVICES 314 S	FL	33410	4	Non-Contracting	1,155.00	0.00	78.20	368.80	
650123520	LISA AMBER	UNIVERSITY DR	FL	33324	4	Contracting	972.00	0.00	0.00	139.00	
650132587	JEFFREY S MERRAL	10233 W SAMPLE ROAD	FL	33065	2	Non-Contracting	390.00	0.00	0.00	212.00	
650159506	GEORGE R GALLUZZO JR	320 SE 18TH ST	FL	333162818	6	Non-Contracting	670.00	0.00	10.80	270.00	
650162664	KAREN COELLO	1200 S DIXIE HWY STE 103	FL	33432	1	Contracting	260.00	0.00	0.00	130.00	
650162775	H HOSEINI	1040 WESTON RD STE 225	FL	333261978	7	Contracting	4,500.00	100.00	1,021.70	1,573.30	
650183945	GEORGE WALTERS	915 MIDCOLE RIVER DR STE 503	FL	33304	2	Contracting	435.00	100.00	16.40	169.60	
650199133	JAY L MAHO	7100 PARKWAY DRIVE STE 59	FL	33418	1	Non-Contracting	173.00	0.00	28.00	28.00	
650214386	DAVID GOLDBERG	11358 OBERCROBIE BLVD STE 1	FL	33411	9	Contracting	1,555.00	100.00	8.80	551.20	
650214958	SIDNEY F MAKTIN	4141 NW 5TH STREET STE 102	FL	333172188	13	Non-Contracting	4,485.00	100.00	104.40	1,094.80	
650230289	DAVID BROMAN	1130 BAYVIEW DR	FL	333042505	2	Contracting	210.00	0.00	47.80	47.80	
650230955	CAUSEY C LEE	4640 N FEDERAL HWY STE B	FL	33308	1	Contracting	350.00	100.00	25.00	25.00	
650232256	ARNOLD ZUSSELMAN	801 N CONGRESS AVE STE 301	FL	33426	1	Non-Contracting	181.00	73.00	94.00	94.00	
650232256	DENYALIND	3230 W COMMERCIAL BLVD STE 190	FL	33309	1	Non-Contracting	120.00	0.00	0.00	43.00	
650232256	ALEXANDRA GORDON	DENTLAND - AVENTURA 2960 AVENTURA BLVD	FL	33180	1	Contracting	261.00	42.00	26.40	105.60	
650234930	BROADLEY ROBERTS	6130 W ATLANTIC BLVD	FL	330635123	3	Contracting	302.00	0.00	0.00	187.00	
650237312	BENJAMIN PLATTS	BOCA RATON MEDICAL PLAZA 1050 NW 15TH ST	FL	33485	2	Non-Contracting	283.00	0.00	0.00	164.00	
650246176	LAWRENCE A SPECTOR	9132 WILES RD	FL	330671993	6	Contracting	926.00	165.00	0.00	393.00	
650271151	CHARLES SHORON	12129 SHERIDAN ST	FL	330261400	1	Contracting	86.00	0.00	0.00	47.00	
650271151	ROBERT A ADAMI	12129 SHERIDAN ST	FL	330261400	1	Contracting	86.00	0.00	0.00	48.00	
650271151	ARMANDO TORAL	FLAMINGO DENTAL GROUP 12129 SHERIDAN ST	FL	33026	10	Contracting	5,012.00	100.00	517.10	1,208.90	
650271151	TAMI CHAND	FLAMINGO DENTAL GROUP 12129 SHERIDAN ST	FL	330261400	4	Contracting	489.00	0.00	0.00	245.00	
650271151	ARMANDO TORAL	FLAMINGO DENTAL GROUP 12129 SHERIDAN ST	FL	33026	1	Contracting	206.00	0.00	0.00	116.00	
650271764	MICHAEL MALICK	WELLINGTON CENTRE FOR ORAL SURG 1051 SR	FL	33414	1	Contracting	2,050.00	0.00	260.00	1,040.00	
650281828	RICHARD W KARLAN	7 BLDG G STE 1	FL	33407	1	Contracting	958.00	100.00	75.80	303.20	
650296174	MICHAEL S GOBRINER	5305 GREENWOOD AVE STE 201	FL	33324	5	Contracting	880.00	0.00	27.20	435.80	
650310427	T MARVIN ERNST	111 N PINE ISLAND RD STE 101	FL	33321	2	Non-Contracting	270.00	0.00	0.00	0.00	
650313868	YOLANDA P SOLARTE	POINT PLAZA 7150 NOB HILL ROAD	FL	33324	2	Non-Contracting	0.00	0.00	0.00	0.00	
650315498	VINCENT A LASALLE	YOLANDA SOLARTE, DDS 2561 S UNIVERSITY DR DAVIE	FL	333245845	1	Contracting	84.00	0.00	0.00	23.00	
650322478	ERIC MEHLER	3020 NE 32 AVE STE 3	FL	33308	6	Non-Contracting	2,247.00	100.00	71.20	561.80	
6503226810	HELENE CORSO	STE 114 7800 W OAKLAND PARK BLVD	FL	333516741	2	Contracting	174.00	0.00	0.00	140.00	
650332911	MARK J NAYS	1590 NW 10TH AVE STE 403	FL	33486	3	Non-Contracting	2,235.00	100.00	241.50	340.50	
650340778	EVAN LEDIS	11382 PROSPERITY FARMS RD #129	FL	33410	6	Non-Contracting	1,068.00	98.00	0.00	507.00	
650340813	DOUGLAS REEDMAN	6910 LAKE WORTH RD	FL	334672903	5	Contracting	1,477.00	100.00	402.70	974.30	
650340813	DOUGLAS REEDMAN	2424 S DIXIE HWY	FL	33401	1	Contracting	447.51	0.00	223.77	223.74	

650340813	DOUGLAS FREEDMAN	STE 1320 12765 W FOREST HILL BLVD	FL	334144722	2	Contracting	1,562.73	200.00	681.38	681.35
650353286	KEITH L SCHWARTZ	6746 N STATE RD 7	FL	33073	1	Non-Contracting	290.00	0.00	12.00	123.00
650353286	RONALD SLOANE	11401 PINES BLVD STE 220	FL	330264117	6	Contracting	676.00	75.00	0.00	560.00
650353286	TOMER HAIK	LAKES HALL DENTAL 11401 PINES BLVD STE 220	FL	33026	12	Contracting	1,222.00	100.00	4.80	1,013.20
650353286	ASHKA SONI	LAKES HALL DENTAL 11401 PINES BLVD STE 220	FL	33026	2	Contracting	330.00	0.00	0.00	330.00
650361393	SERGE PAPERNIK	7400 N KENDALL DR STE 203	FL	33156	2	Non-Contracting	560.00	0.00	0.00	73.00
650361393	MERVYN N HURWITZ	3015 BAYVIEW DRIVE	FL	33036	5	Contracting	1,498.00	100.00	395.00	757.00
650401579	SAMUEL O DOORN	8200 W SUNRISE BLVD STE B 2	FL	33322	3	Non-Contracting	4,500.00	100.00	204.20	816.80
650425633	NILDA ARCEO	3870 SHERIDAN ST STE A	FL	33021	1	Contracting	97.00	0.00	47.00	0.00
650428837	MARK LUGER	10720 US HWY 41 N	FL	34994	1	Non-Contracting	2,171.25	100.00	1,035.67	1,035.58
650448396	RENVALDO F GONZALEZ	3157 N UNIVERSITY DR STE 100	FL	34432	2	Non-Contracting	240.00	0.00	0.00	115.00
650454026	RICHARD SALZMANN	950 N FEDERAL HWY STE 202	FL	330242258	2	Contracting	1,064.00	0.00	202.20	861.80
650459836	MARK BEHAR	BAYVIEW DENTAL ASSOCIATES 2633 E	FL	330624315	2	Contracting	214.00	0.00	0.00	147.00
650461148	ALEX CARDOUNEL	BAYVIEW DENTAL ASSOCIATES 2633 E	FL	330641110	1	Contracting	143.00	0.00	0.00	43.00
650461148	DALAL ZAKKI	COMMERCIAL BLVD STE C	FL	333084110	1	Contracting	1,958.00	100.00	565.90	673.10
650467002	MICHEL E A DALLAS	620 NE 3RD ST	FL	33301	4	Contracting	1,972.00	0.00	653.30	1,181.70
650469837	MANON HUTCHISON	5359 LYONS RD	FL	330732825	23	Contracting	3,127.00	58.00	39.20	1,650.80
650504324	KENNETH A WOGELL	2900 N MILITARY T	FL	33431	1	Non-Contracting	1,75.00	0.00	0.00	109.00
650504324	KENNETH A WOGELL	5851 S CONGRESS AVE	FL	33431	1	Contracting	85.00	0.00	0.00	0.00
650505101	JOHN H BIGGS III	COUNTRYSIDE DENTAL ASSOCIATES 5810 S	FL	33462	11	Contracting	1,643.00	100.00	128.00	714.00
650506593	MICHAEL J ANCONA	FLAMINGO RD	FL	333303237	2	Contracting	247.00	0.00	0.00	150.00
650509560	DANA A FAHEY	SUNRISE-INTRACOASTAL DENTAL CE 900 NE	FL	333043607	2	Contracting	208.00	0.00	0.00	187.00
650513784	DWIGHT SALMON	2678 AVE STE 200	FL	331692503	2	Contracting	1,680.00	100.00	85.00	625.00
650520239	DANIEL L RICHLER	20320 NW 2ND AVE	FL	33455	1	Contracting	68.00	0.00	0.00	68.00
650524102	ROCK H FERGUSON	8138 SE FEDERAL HWY	FL	330246157	1	Non-Contracting	53.00	0.00	0.00	0.00
650535569	ERNEST ORPHANOS	9980 NW 6TH CT	FL	33454	1	Contracting	1,326.00	100.00	237.20	948.80
650560189	GABOR BOCKMAN	9291 GARDER RD STE 301	FL	33038	2	Contracting	3,688.00	200.00	299.40	578.60
650573306	MAUREEN R BERGMAN	4640 N FEDERAL HWY STE E	FL	334104349	5	Non-Contracting	478.00	100.00	8.40	369.60
650573306	MARTA E ORTIZ-PRUEZ	3375 BURNS RD STE 209	FL	330271003	2	Contracting	574.00	0.00	0.00	262.00
650573883	ANDRES S DE CARDENAS	17027 PINES BLVD	FL	331571981	1	Contracting	130.00	0.00	0.00	73.00
650579949	GILDA ALONZO	9000 SW 152ND ST STE 108	FL	33458	14	Contracting	2,457.00	100.00	11.40	1,203.60
650599004	OSMAN DIAZ	654 W INDIANTOWN RD STE 102	FL	330291400	5	Non-Contracting	1,549.00	100.00	1.60	2,077.40
650606880	DOLORE CHIN	1500 14TH AVENUE STE A	FL	331571701	13	Non-Contracting	1,614.00	80.00	0.00	613.00
650628374	ALBERT LUCAS	9275 SW 152ND ST STE 104	FL	333242700	1	Contracting	466.54	100.00	183.29	183.25
650631864	HENRY ROZEN	10056 PINES BLVD	FL	33067	1	Contracting	425.00	0.00	212.50	212.50
650632466	LILIANA J HERNANDEZ	9154 WILLES RD	FL	333161988	5	Non-Contracting	2,300.01	100.00	1,025.13	1,025.04
650633942	WILLIAM ROBERT PRICE JR	1330 SE 4TH AVE STE	FL	33360	2	Contracting	296.00	0.00	0.00	230.00
650650593	STUART MORATIS	1500 14TH AVENUE STE A	FL	33360	2	Non-Contracting	4,752.00	100.00	896.60	1,393.00
650659222	ROY K KING	1101 EAST BROWARD BOULEVARD	FL	33301	3	Non-Contracting	429.00	0.00	0.00	189.00
650659739	CHRISTIAN M THOMAS	24 LEXINGTON DR STE 4	FL	33488	1	Contracting	1,172.43	0.00	586.24	586.19
650659334	ALEX CARDOUNEL	3471 N FEDERAL HWY STE 501	FL	33306	6	Contracting	959.00	248.00	17.40	448.60
650663812	CRAIG H EITTS	7420 NW 5TH ST STE 101	FL	333171611	1	Contracting	127.00	0.00	0.00	12.00
650663819	JEFFREY BARILETT	333 NW 70TH AVE STE 106	FL	333172385	19	Non-Contracting	8,426.00	200.00	1,513.80	2,507.20
650670155	GARY YAOWOWITZ	2440 E SUNRISE BLVD	FL	33304	13	Contracting	1,194.00	0.00	27.40	808.60
650675055	JEFFREY SCHWARTZ	1000 N HIAWAS RD STE 150	FL	330263097	1	Contracting	204.00	75.00	0.00	129.00
650675055	RICHARD D SCHWARTZ	A WINNING SMILE 4623 FOREST HILL BLVD STE	FL	334157469	16	Contracting	1,051.00	0.00	22.40	733.60
650675058	RICHARD D SCHWARTZ	660 N STATE RD 7 STE 12	FL	333172117	1	Non-Contracting	200.00	0.00	0.00	111.00
650692530	GORDON J SMITH	1250 S FEDERAL HWY STE 101	FL	334955041	8	Contracting	3,577.00	100.00	170.48	726.90
650696571	DENNIS SIERRA	BOCA MISSION BAY DENTISTRY STE 224 20283	FL	33498	5	Contracting	1,131.00	100.00	235.00	585.00
650718833	PATRICIA LYNN	STATE RD 7 BLDG 200	FL	33411	14	Contracting	1,627.00	100.00	356.50	993.50
650719035	DHG PALM BEACH	1975 SAMBURY'S WAY STE 111	FL	33408	1	Contracting	119.00	0.00	0.00	119.00
650719035	DHG STUART	960 US 1 STE 101	FL	33497	4	Contracting	1,094.00	100.00	119.80	616.20
650719035	DHG COCONUT CREEK	6035 SE FEDERAL HWY	FL	33073	1	Contracting	57.00	0.00	0.00	57.00
650719035	DHG PORT ST LUCIE	4660 W HILLSBOROUGH BLVD STE 7	FL	34952	7	Contracting	1,044.00	100.00	24.60	650.40
650719035	JASON WANUK	7594 S FEDERAL HWY STE 13	FL	34997	2	Contracting	278.00	0.00	0.00	278.00
650719035	DENTAL HEALTH GROUP-WESTON	DHG STUART 6035 SE FEDERAL HWY	FL	33331	2	Contracting	542.00	0.00	0.00	188.00
650721202	FREDDY VALLEJO	10187 CLEARY BLVD STE 103	FL	33324	1	Non-Contracting	88.00	0.00	0.00	43.00
650736930	WILLIAM MA	ENBERASTING SMILES 4397 NORTHLAKE BLVD	FL	33410	1	Contracting	140.00	0.00	0.00	94.00
650738897	RICHARD B FORUM	320 SE 18TH ST	FL LAUDERDALE	333162818	9	Non-Contracting	1,540.00	0.00	16.20	707.80

650743582	JAY S VUDEL	TOWNGARE DENTAL FOREST HILLS 3027	WEST PALM BEACH	FL	334055934	1	Contracting	130.00	0.00	0.00	96.00
650760396	JUAN A MANULO	ROBERT HILL BLDV STE A3	MIAMI	FL	331564712	3	Contracting	631.00	0.00	92.00	368.00
650764547	PATRICK LEONTE	10201 HAMMOCKS BLVD STE 146	PALM BEACH GARDENS	FL	33408	14	Non-Contracting	2,642.00	100.00	341.70	764.30
650782230	JULIO SERIER	DEERFIELD FAMILY DENTAL 100 S MILITARY TR	DEERFIELD BEACH	FL	33442	3	Non-Contracting	1,573.00	0.00	0.00	32.00
650782230	ANTONIO HESTA	DEERFIELD FAMILY DENTAL 100 S MILITARY TR	DEERFIELD BEACH	FL	334423015	6	Contracting	1,875.00	0.00	147.80	733.20
650782230	ALAIN ROUBERGIEN	DEERFIELD FAMILY DENTAL 100 S MILITARY TR	DEERFIELD BEACH	FL	334423015	16	Contracting	7,464.01	200.00	1,438.02	2,031.99
650792047	ELIE ISRAEL	9670 GRIFFIN RD	COOPER CITY	FL	333282015	2	Contracting	251.00	91.00	0.00	91.00
650792047	CRAGG J DEAN	DEAN ISRAEL & ASSOC 9670 GRIFFIN RD	COOPER CITY	FL	333282417	5	Contracting	969.00	68.00	0.00	180.00
650792901	DANIEL J CASTILLO	10625 N MILITARY TRL STE 202	PALM BEACH GARDENS	FL	33410	2	Contracting	130.00	123.00	0.00	130.00
650796764	PHILIP S DESERZE	540 E MCNAB RD STE E	POMPANO BEACH	FL	33060	5	Non-Contracting	870.00	0.00	0.00	357.00
650807157	BASTON DOUGLAS	5100 W COMMERCIAL BLVD STE 7	TAMARAC	FL	33319	10	Non-Contracting	5,090.00	100.00	386.50	1,551.50
650824560	LAURENCE PENROICH	2028 E SAMPLE RD	LIGHTHOUSE POINT	FL	330647591	11	Non-Contracting	2,497.00	200.00	43.20	689.80
650825571	JOHN M GARCIA	4450 WESTON RD	DAVIE	FL	33331	2	Contracting	222.00	0.00	0.00	222.00
650827738	MARK FORREST	801 N FLAMINGO RD STE 318	PENROCK PINES	FL	33028	1	Contracting	228.00	0.00	0.00	15.00
650829942	RAUL LIZASO	PINES FAMILY DENTAL 20170 PINES BLVD STE	PENROCK PINES	FL	330291261	1	Non-Contracting	95.00	0.00	0.00	47.00
650829942	FRED HART	108 PINES FAMILY DENTAL 20170 PINES BLVD STE	PENROCK PINES	FL	330291261	1	Non-Contracting	291.00	0.00	0.00	132.00
650831268	TOMASZ A GRACZAK	SALGRA DENTAL GROUP 7861 PINES BLVD	PENROCK PINES	FL	330246916	4	Contracting	476.00	0.00	0.00	313.00
650836094	TRAVIS M THOMPSON	1025 MILITARY TRL STE 110	JUPITER	FL	33458	5	Contracting	4,914.00	100.00	319.80	1,346.20
650836541	ELIZABETH HERMANDEZ	1805 FOREST HILL BLVD STE 206	WEST PALM BEACH	FL	334068902	5	Non-Contracting	0.00	0.00	0.00	0.00
650846251	GLENN A PEARSON	STRILING PALM FAMILY DENTISTRY 10225	COOPER CITY	FL	33328	1	Contracting	290.00	0.00	0.00	101.00
650847869	ERRAIN CORONADO	STRILING RD	WELLINGTON	FL	33414	2	Contracting	120.00	0.00	0.00	0.00
650847869	DAVID EATON	GENTLE DENTAL OF WELLINGTON 13889	WELLINGTON	FL	33414	2	Contracting	120.00	0.00	0.00	0.00
650847869	SCOTT F MEIER	WELLINGTON TRACE STE A5	WELLINGTON	FL	33414	2	Contracting	120.00	0.00	0.00	0.00
650858196	DIANE MCGINTY	GENTLE DENTAL OF WELLINGTON 13889	WELLINGTON	FL	33414	2	Contracting	120.00	0.00	0.00	0.00
65085914	JOHN SCOTT	500 UNIVERSITY BLVD STE 412	JUPITER	FL	334584844	6	Contracting	5,069.00	100.00	1,738.70	1,779.50
65085914	JOHN SCOTT	3037 E COMMERCIAL BLVD	FT LAUDERDALE	FL	33308	1	Non-Contracting	5,913.48	300.00	2,806.89	2,806.89
65085914	JOHN SCOTT	1805 N FLAMING	PENROCK PINES	FL	33028	1	Non-Contracting	60.00	0.00	0.00	466.40
65085914	JOHN SCOTT	GELCOXMAN MARKS GRAND DENTAL 12634 PINES	PENROCK PINES	FL	33027	3	Contracting	495.00	91.00	0.00	108.00
65085914	JOHN SCOTT	5 HARVARD CIRCLE STE 105	WEST PALM BEACH	FL	334091979	5	Contracting	715.00	100.00	32.80	438.20
65085914	JOHN SCOTT	4811 HOLLYWOOD BLVD STE A	HOLLYWOOD	FL	330216505	4	Contracting	307.00	4.00	0.00	247.00
65085914	JOHN SCOTT	BROWN & SMITH 4811 HOLLYWOOD BLVD	HOLLYWOOD	FL	330216505	4	Contracting	238.00	4.00	8.80	185.20
65085914	JOHN SCOTT	GENTLE DENTAL OF PLANTATION 8440 W	PLANTATION	FL	33324	3	Contracting	387.00	81.00	0.00	151.00
65085914	JOHN SCOTT	BROWARD BLVD	PLANTATION	FL	33324	3	Contracting	387.00	81.00	0.00	151.00
65085914	JOHN SCOTT	GENTLE DENTAL OF PLANTATION 8440 W	PLANTATION	FL	33324	2	Contracting	1,647.00	0.00	232.40	929.50
65085914	JOHN SCOTT	BROWARD BLVD	PLANTATION	FL	33324	2	Contracting	1,647.00	0.00	232.40	929.50
65085914	JOHN SCOTT	FREDRICK DENTAL 10156 INDIANTOWN RD	JUPITER	FL	334784707	2	Contracting	1,165.00	100.00	103.20	412.80
65085914	JOHN SCOTT	10156 INDIANTOWN RD	JUPITER	FL	334784707	51	Contracting	8,235.00	298.00	1,409.15	4,968.40
65085914	JOHN SCOTT	7420 NW 5TH ST STE 109	JUPITER	FL	33470	2	Contracting	1,341.00	100.00	533.00	648.00
65085914	JOHN SCOTT	3990 SHERIDAN ST #216	PLANTATION	FL	33317	2	Contracting	1,419.00	100.00	299.50	394.50
65085914	JOHN SCOTT	12311 TRAF ST STE 3	HOLLYWOOD	FL	33021	7	Non-Contracting	1,619.00	100.00	43.00	247.00
65085914	JOHN SCOTT	1712 N UNIVERSITY DR	PENROCK PINES	FL	33026	10	Non-Contracting	1,564.00	0.00	0.00	809.00
65085914	JOHN SCOTT	MAIN ST CHILDRENS DEN OR KEND 7887 N	CORAL SPRINGS	FL	33071	1	Non-Contracting	787.51	100.00	343.74	343.74
65085914	JOHN SCOTT	KENDALL DR STE 200	MIAMI	FL	33156	6	Contracting	1,226.00	0.00	0.00	681.00
65085914	JOHN SCOTT	STE 2 3228 SW MARTIN DOWNS BLVD	PALM CITY	FL	34990	3	Contracting	789.22	0.00	277.47	277.45
65085914	JOHN SCOTT	9375 W SAMPLE RD	CORAL SPRINGS	FL	33065	2	Contracting	615.00	100.00	53.20	335.80
65085914	JOHN SCOTT	STE 104 3925 W BOYNTON BEACH BLVD	BOYNTON BEACH	FL	33436	3	Contracting	78.00	0.00	0.00	45.00
65085914	JOHN SCOTT	4000 SHERIDAN ST	HOLLYWOOD	FL	33021	4	Contracting	964.00	0.00	75.00	329.00
65085914	JOHN SCOTT	4000 SHERIDAN ST STE B	HOLLYWOOD	FL	33021	3	Contracting	2,532.00	0.00	180.20	778.80
65085914	JOHN SCOTT	3196 NORTH FEDERAL HWY	BOCA RATON	FL	33431	1	Non-Contracting	100.00	0.00	0.00	70.00
65085914	JOHN SCOTT	1019 S UNIVERSITY DR	PLANTATION	FL	33324	5	Contracting	688.00	100.00	11.40	543.60
65085914	JOHN SCOTT	7500 NW 5TH ST STE 108	PLANTATION	FL	33317	2	Non-Contracting	780.00	0.00	10.80	43.20
65085914	JOHN SCOTT	WEST UNIVERSITY PROF BLDG 7500 NW 5TH ST	PLANTATION	FL	33317	7	Contracting	1,176.00	100.00	313.20	694.80
65085914	JOHN SCOTT	STE 108	PLANTATION	FL	33317	6	Contracting	486.00	0.00	0.00	402.00
65085914	JOHN SCOTT	9156 WILLES RD	CORAL SPRINGS	FL	33067	1	Contracting	95.00	0.00	0.00	95.00
65085914	JOHN SCOTT	GENTLE DENTAL OF W PALM BEACH 1857 N	CORAL SPRINGS	FL	33067	1	Contracting	95.00	0.00	0.00	95.00
65085914	JOHN SCOTT	MULTIARY TRL	WEST PALM BEACH	FL	33409	2	Contracting	217.00	0.00	0.00	124.00

650999613	NEAL B ZIEGLER	GENTLE DENTAL OF W PALM BEACH 1857 N MILITARY TRL	FL	33409	2	Contracting	435.00	63.00	0.00	135.00
651007689	HEIDI LEWIS	4601 HOLLYWOOD BLVD	FL	33021	1	Non-Contracting	129.00	0.00	0.00	129.00
651007689	ELIZABETH ROTHFIELD	5740 HOLLYWOOD BLVD	FL	33021	3	Contracting	235.00	92.00	0.00	143.00
6510127817	SETH BOLT	CONTEMPORARY ENDOCENTOS 3355 BURNS RD	FL	33021	1	Non-Contracting	48.00	0.00	0.00	48.00
651018586	GABRIEL SLAVESCU	STE 101	FL	33410	1	Contracting	1,590.00	0.00	129.00	516.00
651021909	OVANA ROMASAN	SMILEY KODZ DENTAL CARE 1749 NE 26TH ST	FL	33410	1	Contracting	638.00	100.00	31.00	507.00
651025280	LUIS F GOMEZ	5180 COCONUT CREEK PKWY	FL	33063	5	Contracting	1,663.00	100.00	89.20	543.80
651029025	MARK COLIN	3015 BAYVIEW DR STE A	FL	33306	8	Contracting	850.00	0.00	0.00	238.00
651030631	PATRICK ARNOLD	4800 NE 20TH TERRACE STE 205	FL	33308	4	Contracting	711.00	130.00	44.00	257.00
651042456	PETER J LASCHIED	10730 SE FEDERAL HWY	FL	33455	11	Non-Contracting	1,540.00	85.00	0.00	576.00
651042456	MATTHEW RAJDER	10730 SE FEDERAL HWY	FL	33455	11	Non-Contracting	81.00	56.00	0.00	0.00
651042456	PETER J LASCHIED	10730 SE FEDERAL HWY	FL	33455	2	Contracting	839.00	73.00	0.00	553.00
651045859	TOMAS PINO	413 S FEDERAL HWY STE 2	FL	33460	2	Contracting	396.00	100.00	5.40	118.60
651056720	THE DENTAL TEAM OF POMPANO BCH	1990 N FEDERAL HWY	FL	33062	7	Contracting	518.00	0.00	0.00	411.00
651060303	RICHARD C MARLANI JR	7741 SW 62ND AVE	FL	33143	1	Contracting	1,239.50	0.00	590.80	590.78
651062032	BINH NGUYEN	JULIA W NEILS DDS LLC 2633 E COMMERCIAL BLVD STE B	FL	33023	1	Contracting	106.00	0.00	0.00	106.00
651081473	JULIA NEILS	2801 N UNIVERSITY DR STE 202	FL	33308	15	Contracting	7,548.00	200.00	994.80	3,540.40
651108860	ELISEND CONTE	SUN EAST DENTAL PA 19620 PINES BLVD STE 203	FL	33065	2	Contracting	234.00	0.00	0.00	234.00
651136796	MARLA VERNE	2401 PGA BLVD STE 276	FL	33029	7	Contracting	4,328.99	100.00	761.71	1,439.28
651144303	NICOLAS DEBARQUE	1309 S FLAGLER DR STE 4	FL	33410	2	Non-Contracting	462.00	100.00	5.20	33.80
651157100	MARTIN VOODOVITZ	CAROLINAS ORAL/FACIAL SURGERY 1122 MEDICAL CENTER DR	FL	33401	4	Non-Contracting	608.00	0.00	0.00	460.00
743054899	BRADY J SEMMEL	WILLSTON GENERAL 123 NORTH MAIN ST	NC	28401	1	Contracting	1,441.00	42.00	205.80	823.20
743170938	KENNETH A SCHWIBERT	WILLSTON GENERAL 173 NORTH MAIN ST	FL	32696	2	Non-Contracting	68.00	0.00	0.00	45.00
743170938	DEBBIE HOSKINS	19615-33 S STATE RD 7	FL	32696	2	Non-Contracting	326.00	0.00	0.00	218.00
753136614	FRANK MAYE	WARREN GLO & JAFFE DENTISTRY 2474 S FEDERAL HWY	FL	33498	2	Contracting	1,440.00	100.00	123.40	646.60
760706979	VICTOR GLO	WARREN GLO & JAFFE DENTISTRY 2474 S FEDERAL HWY	FL	34994	6	Contracting	945.00	0.00	61.80	558.20
760706979	ARLENE R JAFFE	REGENCY DENTAL CENTER 2474 S FEDERAL HWY	FL	34994	11	Contracting	1,699.00	0.00	104.00	954.00
760706979	CHRISTOPHER W KINDIG	REGENCY DENTAL CENTER 2474 S FEDERAL HWY	FL	34994	8	Contracting	1,579.00	0.00	157.80	898.20
760706979	DAVID W YATES	CLARK ORAL AND FACIAL SURGERY 377 RIVERSIDE DR STE 202	FL	34994	2	Contracting	351.00	0.00	13.80	107.20
760737807	H D CLARK	3220 BUDDY OWENS BLVD	TN	37064	2	Contracting	971.00	100.00	84.80	339.20
810647636	CHRIS A FRIEBS	12683 W SUNRISE BLVD	TX	75054	1	Non-Contracting	655.62	100.00	277.81	277.81
830399635	ROBERT A CHERY	231 COMMERCIAL BLVD	FL	33322	2	Contracting	296.00	0.00	0.00	264.00
841619675	STEPHEN PAUL	231 COMMERCIAL BLVD	FL	33308	3	Non-Contracting	652.00	100.00	55.80	313.00
841619675	STEPHEN PAUL	231 COMMERCIAL BLVD	FL	33308	3	Non-Contracting	1,773.00	0.00	371.40	480.60
854087690	CARL JULIANO	286 OVERSEAS HWY	FL	33308	1	Contracting	50.00	0.00	0.00	50.00
900035379	JASON WANLUCK	1232 W INDIANTOWN RD STE 109	FL	33050	1	Non-Contracting	99.00	0.00	0.00	64.00
900035379	JASON WANLUCK	1232 W INDIANTOWN RD STE 109	FL	33458	3	Contracting	211.00	0.00	0.00	170.00
943420892	NADJA A HORST	104 SE 1ST ST	FL	33301	1	Contracting	55.00	0.00	0.00	0.00
			FL	33301	3	Contracting	255.00	0.00	0.00	87.00

Managed Care Accessibility Analysis

OCTOBER 9, 2008

A report on the accessibility of the

DENTALGUARD PREFERRED PROVIDER NETWORK

for the employees of

CITY OF FORT LAUDERDALE FIRE FIGHTERS TRUST

Accessibility summary

Accessibility analysis stipulations	
Provider group	All Providers 65,031 providers at 99,279 locations (based on 131,514 records)
Employee group	All Employees 425 employees
Access stipulation	1 dentist within 10 miles
Employees with registered dentist	419 (98.6%)

Average distance to a network of providers to employees with registered access					
Number of providers	0.6	1.0	1.4	1.5	1.7
Distance					

Key geographic areas				
City	Employees with registered access			
	Number of employees	Number of providers	Ratio	Average distance to nearest provider
FORT LAUDERDALE, FL	158	158	100	0.4
POMPANO BEACH, FL	55	55	100	0.4
HOLLYWOOD, FL	46	46	100	0.3
WEST PALM BEACH, FL	28	28	100	1.0
MIAMI, FL	21	21	100	0.7
BOCA RATON, FL	11	11	100	0.6
JUPITER, FL	11	11	100	1.0
DEERFIELD BEACH, FL	9	9	100	0.4
PEMBROKE PINES, FL	9	9	100	0.0
BOYNTON BEACH, FL	8	8	100	0.7

Accessibility summary

Accessibility analysis specifications	
Provider group	All Providers 65,031 providers at 99,279 locations (based on 131,514 records)
Employee group	All Employees 425 employees
Access search radius	1 dentist within 10 miles
Number of employees with a dentist within 10 miles	6 (1.4%)

Average distance for nearest provider (in miles) within 10-mile access					
Number of employees	1	2	3	4	5
Average distance	24.6	33.7	34.7	37.6	37.8

New geographic areas				
Area	Total		Employee-eligible areas	
	Number of providers	Number	Ratio	Average distance to nearest provider
HASTINGS, FL	1	1	100	11.8
ISLAMORADA, FL	1	1	100	15.0
LEBANON, VA	1	1	100	29.1
MARATHON, FL	1	1	100	33.3
NAPLES, FL	1	1	100	14.3
PAGOSA SPRINGS, CO	1	1	100	44.1

State detail information

State	Number of Dentists	Number of Employees	Number of Providers	Number of Offices	Access Ratio
COLORADO	1	1,952	0	100	44.1
TENNESSEE	4	1,112	100	0	3.1
TOTALS	425	14,056	99	1	1.0

Access standard: 1 dentist within 10 miles
 Provider group: All Providers

Accessibility summary

Accessibility analysis specifications	
Provider group	All Providers 65,031 providers at 99,279 locations (based on 131,514 records)
Employee group	All Employees 425 employees
Accessibility	2 dentists within 10 miles
Initial assessment	417 (98.1%)

Average distance to nearest 2 providers for employees with dental coverage					
Number of employees	0.6	0.9	1.3	1.4	1.6
Distance					

Key geographic areas				
City	Total employees	Number of dentists	Percentage of employees with dental coverage	Average distance to nearest 2 providers
FORT LAUDERDALE, FL	158	158	100	0.6
POMPANO BEACH, FL	55	55	100	0.7
HOLLYWOOD, FL	46	46	100	0.5
WEST PALM BEACH, FL	28	28	100	1.4
MIAMI, FL	21	21	100	1.0
BOCA RATON, FL	11	11	100	0.7
JUPITER, FL	11	11	100	1.5
DEERFIELD BEACH, FL	9	9	100	0.6
PEMBROKE PINES, FL	9	9	100	0.1
BOYNTON BEACH, FL	8	8	100	1.0

Accessibility summary

Accessibility analysis specifications	
Provider count	All Providers 65,031 providers at 99,279 locations (based on 131,514 records)
Employee count	All Employees 425 employees
Access standard	2 dentists within 10 miles
Provisional count	8 (1.9%)

Average distance (in miles) of providers from employees within 10-mile access					
City	1	2	3	4	5
City	19.7	30.0	31.3	33.8	33.9

Key geographic areas				
City	Average distance (in miles) of providers from employees within 10-mile access			
	1	2	3	4
HASTINGS, FL	1	1	100	12.6
HIGH SPRINGS, FL	1	1	100	10.9
ISLAMORADA, FL	1	1	100	41.6
LEBANON, VA	1	1	100	30.1
MARATHON, FL	1	1	100	58.0
NAPLES, FL	1	1	100	14.3
PAGOSA SPRINGS, CO	1	1	100	45.3
TAVERNIER, FL	1	1	100	27.4

State detail information

State	Number of dentists	Number of providers	Number of dentists with in-network providers	Number of dentists with out-of-network providers	Ratio of dentists with in-network providers	Ratio of dentists with out-of-network providers
COLORADO	1	1,952	0	100	44.1	45.3
TENNESSEE	4	1,112	100	0	3.1	3.8
TOTALS	425	14,056	98	2	1.0	1.4

Access standard: 2 dentists within 10 miles
 Provider group: All Providers

ZIP Code radius information

Potential Center Point Analysis							
City/Zip	Zip Code	Total Employees	Total Providers	0-10	10-20	20-30	30-40
ARCHULETA - CO PAGOSA SPRINGS	81147	1	0	0	0	0	0
HIGH SPRINGS	32643	1	1	0	1	2	7
ROCKLEDGE	32955	1	15	24	54	78	106
DEERFIELD BEACH	33441	7	9	154	473	783	1,016
FORT LAUDERDALE	33304	2	5	104	372	1,007	1,526
	33306	5	22	123	361	920	1,460
	33309	8	3	103	526	1,004	1,516
	33312	10	16	111	564	1,140	1,556
	33314	8	7	140	635	1,166	1,583
	33316	4	7	83	326	928	1,484
	33319	3	21	145	580	1,026	1,522
	33322	4	36	230	532	967	1,467
	33324	7	111	212	615	1,018	1,511
	33326	3	15	44	324	709	1,145
	33330	5	15	130	537	1,003	1,434
	33332	1	3	33	160	519	959
	33351	4	19	200	474	925	1,367
HOLLYWOOD	33020	4	11	160	564	984	1,510
	33023	2	11	216	677	1,172	1,621

Employee group: All Employees
 Provider group: All Providers

ZIP Code radius information

Population Data - Radius analysis							
County/City	ZIP Code	Population Employees	Population Providers	2000	2001	2002	2003
BROWARD - FL HOLLYWOOD	33024	16	71	229	744	1,218	1,666
	33027	1	38	111	450	1,014	1,496
	33029	4	27	54	254	628	1,219
PEWEEBROKE PINES							
POMPANO BEACH	33060	4	12	144	443	809	1,267
	33063	9	18	138	515	953	1,307
	33065	5	30	157	349	830	1,256
	33067	5	25	117	395	826	1,145
	33069	4	3	75	565	950	1,380
	33073	3	22	107	475	882	1,204
COLLIER - FL NAPLES	34114	1	0	0	0	2	19
COLLIER - FL LAKE CHARLES	34103						
HENDRY - FL CLEWISTON	33440	2	2	2	2	6	48
MARION - FL DUNNELLON	34431	1	0	0	5	5	13
MARTIN - FL HOBE SOUND	33455	3	1	1	40	106	212
	34990	2	5	29	84	104	133
MIAMI-DADE - FL HIALEAH	33012	2	86	186	475	1,111	1,631
	33133	1	9	139	389	781	1,217
	33143	1	26	171	561	801	961

Employee group: All Employees
 Provider group: All Providers

ZIP Code radius information

Population Center Point Analysis							
County/Zip	Zip Code	Total number employees	Total number of providers	Distance from zip			
				500	1000	1500	2000
MIAMI-DADE - FL MIAMI	33147	1	0	118	565	1,107	1,545
	33162	1	25	225	480	985	1,460
	33166	1	9	160	525	1,039	1,511
	33169	1	13	191	625	1,166	1,581
	33177	1	5	72	263	438	603
	33186	1	28	152	377	543	782
	33193	2	3	84	292	538	802
OPA LOCKA	33055	2	3	139	708	1,204	1,645
MONROE - FL ISLAMORADA	33036	1	0	0	0	1	1
TAVERNIER	33070	1	1	1	1	1	1
ORANGE - FL APOPKA	32703	1	67	154	480	793	1,049
	33486	5	18	179	486	762	1,059
	33498	2	11	60	312	638	1,066
	33435	1	18	82	303	610	976
	33437	1	21	43	317	672	971
	33484	1	11	117	396	646	1,033
	33478	10	2	69	86	171	307
	33463	1	14	156	396	695	935

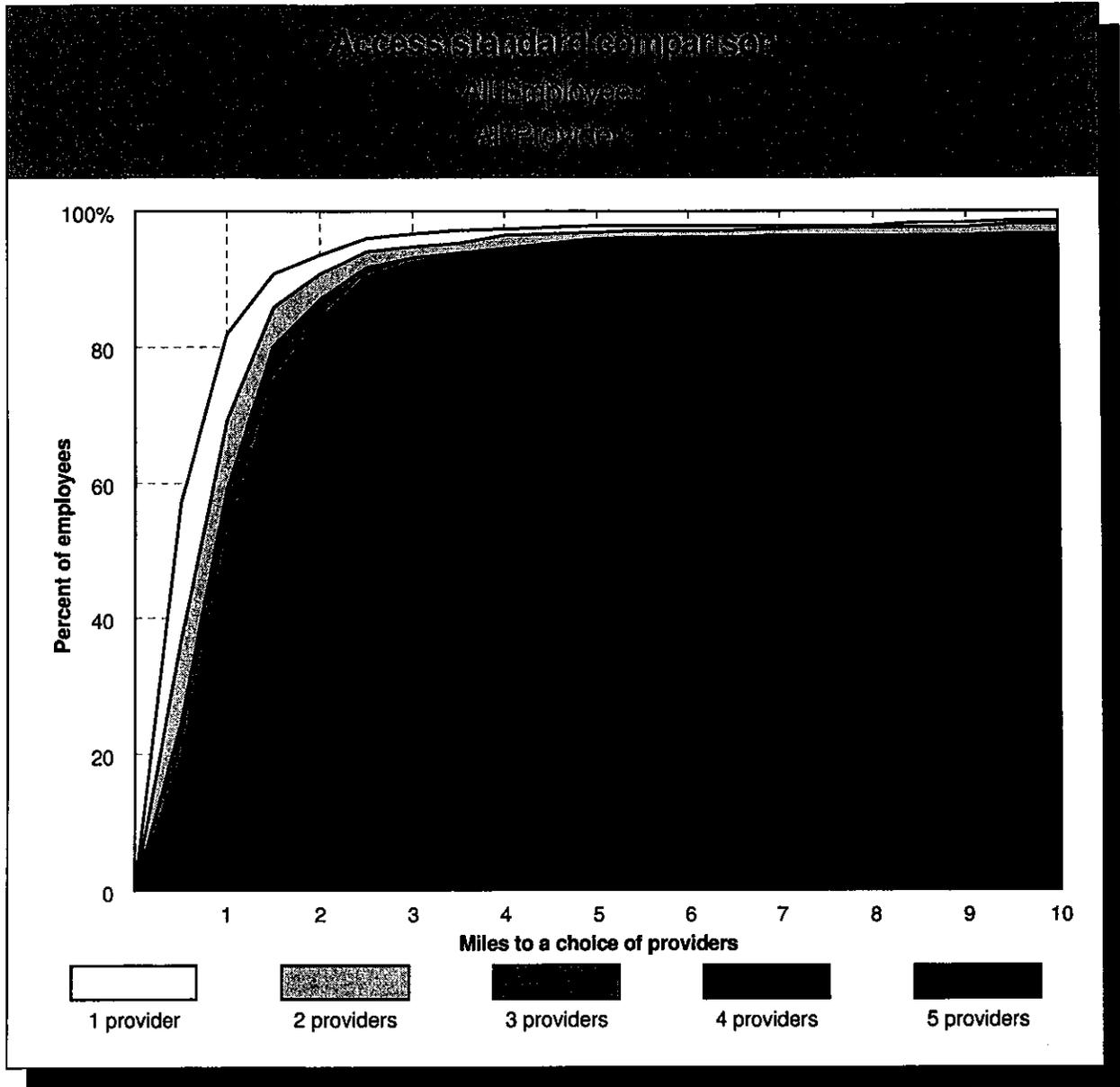
Employee group: All Employees
 Provider group: All Providers

ZIP Code radius information

Position/County/Point Analysis							
County/Point	ZIP Code	Number of Employees	Number of Providers	Number of Patients	Number of Services	Number of Visits	Number of Referrals
PALM BEACH - FL LOXAHATCHEE	33470	6	1	0	2	110	239
PAHOKEE	33476	1	0	4	17	51	52
	33418	2	6	53	226	384	643
	33407	1	40	121	330	520	724
	33412	5	0	24	210	610	675
	33414	6	95	102	221	452	634
ST. JOHNS - FL HASTINGS	32145	1	0	0	0	3	49
PORT SAINT LUCIE	34953	2	0	8	77	122	141
	34986	1	14	28	56	121	131
PORT ORANGE	32128	1	1	10	61	135	154
JOHNSON - TN MOUNTAIN CITY	37683	1	2	2	2	2	2
RHEA - TN SPRING CITY	37381	1	0	0	2	5	5

Employee group: All Employees
 Provider group: All Providers

Access standard comparison



Availability standard comparison
All Florida

Standard	1.0	1.4	1.8	2.0	2.2
Number of providers	1	2	3	4	5
Number of employees	100	100	100	100	100

State provider count detail information

State	City	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6
ALABAMA		611	73	22	21	12	12
ARIZONA		2,572	157	196	191	75	96
CALIFORNIA		21,314	1,325	700	1,982	579	963
CONNECTICUT		1,433	214	40	77	69	50
FLORIDA		6,290	606	348	734	331	478
HAWAII		280	3	5	20	20	20
ILLINOIS		3,525	250	62	185	39	198
IOWA		163	2	0	1	1	0
KENTUCKY		1,145	180	18	100	30	13
MAINE		99	12	0	1	0	0
MASSACHUSETTS		3,837	293	274	167	116	181
MINNESOTA		1,985	188	90	299	64	19
MISSOURI		996	151	16	87	21	30
NEBRASKA		524	6	1	23	12	0
NEW HAMPSHIRE		247	16	17	3	4	0
NEW MEXICO		438	12	9	12	11	0
NORTH CAROLINA		1,082	73	10	32	4	34
OHIO		4,425	304	57	185	69	88
OREGON		700	49	36	35	43	66
RHODE ISLAND		157	42	3	6	2	3
SOUTH DAKOTA		18	0	0	0	1	0

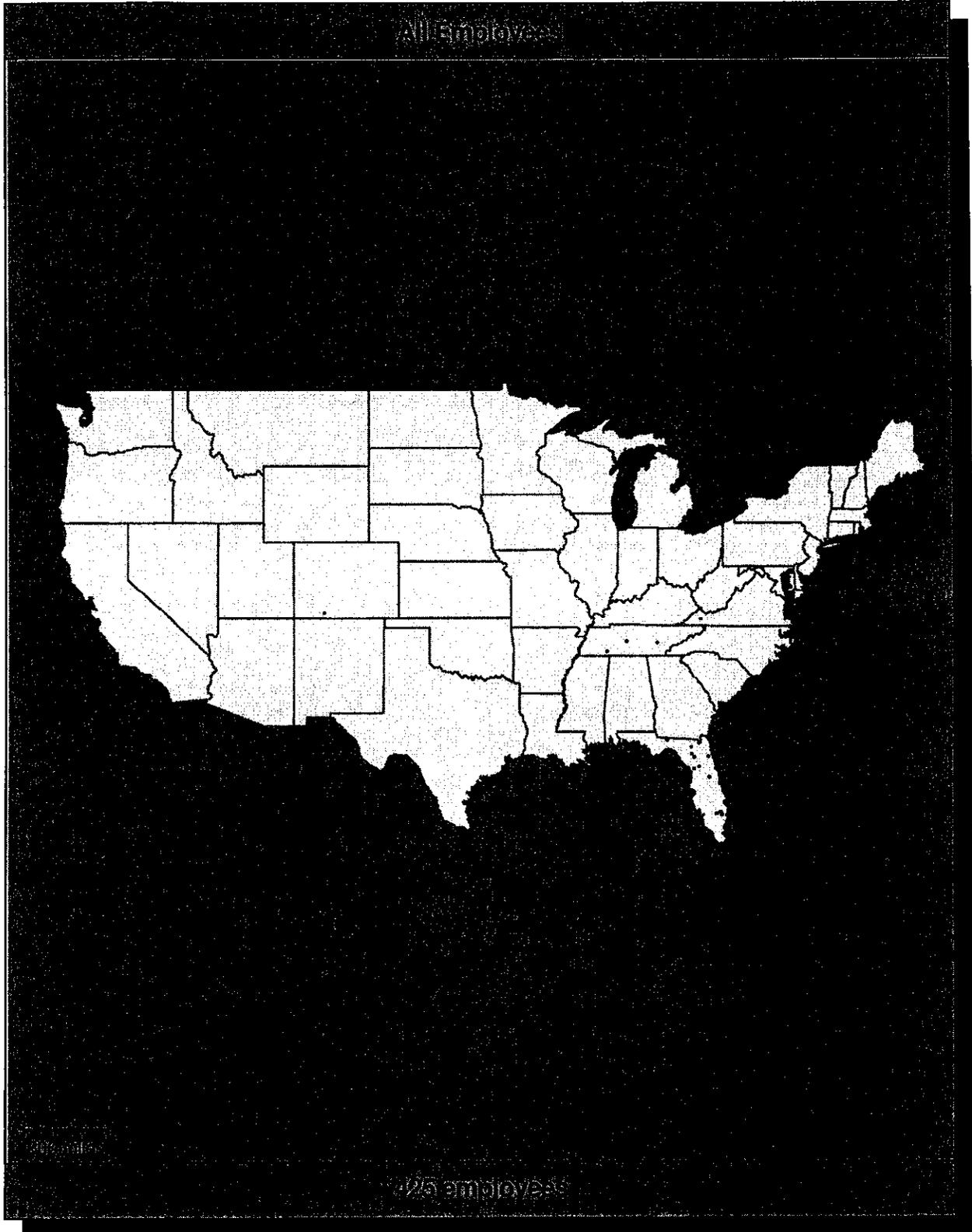
Provider group: 1 - General Dentists
 2 - Oral & Maxillofacial Surgeons
 3 - Endodontists
 4 - Orthodontists
 5 - Pediatric Dentists
 6 - Periodontists

State provider count detail information

State	General Dentists	Oral & Maxillofacial Surgeons	Endodontists	Pediatric Dentists	Periodontists	Orthodontists	Total
TEXAS	10,922	915	118	995	315	416	
VERMONT	38	8	0	0	1	0	
WASHINGTON	1,229	48	26	42	70	30	
WEST VIRGINIA	187	28	10	5	4	0	
WYOMING	7	0	0	1	0	2	
TOTAL							

Provider group: 1 - General Dentists
 2 - Oral & Maxillofacial Surgeons
 3 - Endodontists
 4 - Orthodontists
 5 - Pediatric Dentists
 6 - Periodontists

Employee locations



● Employee locations (425)



City of Fort Lauderdale

**RFP # 195-10140 Group Dental Plans
for Fire Fighters**



October 15, 2008

Prepared by

John Blalock, Regional Sales Manager
The Guardian Life Insurance Company of America
1511 N. West Shore Blvd., Suite 600
Tampa, FL 33607

Visit Guardian online at www.GuardianLife.com

We take your business personallysm



GUARDIAN[®]

7. GENERAL PLAN PROVISIONS

7.1 Retirees

Retirees and their spouses are eligible to continue coverage for life. Their options available are at retirement.

Agreed.

7.2 Waiting Period and Effective Date

The effective date for all eligible employees is the first of the month following date of hire.

Agreed.

7.3 Leave of Absence

The City continues contributions during approved FMLA absences. Employees who are on approved personal leave pay full premium.

Agreed.

7.4 Dependent Coverage

Eligible dependents shall include a covered employee's spouse (if not divorced or legally separated) or a covered employee's child to the end of the calendar year in which the child reaches age 25, if the child meets all of the following:

- a. The child is dependent upon the employee for support.
- b. The child is living in the household of the employee, or the child is a full time or part-time student.

This definition shall apply to any and all plans offered by the City.

Agreed.

7.5 Transferred Business

There will be no limitation on transferred business. The requested benefits shall apply for all eligible expenses not covered under the existing plans extension of benefit provisions.

Agreed.

We take your business personallysm



7.6 Determination of Claim Liability

Final determination of any claim liability shall rest with the selected plan in accordance with the plan benefits and the outcome of a pre-established appeals process.

Agreed.

7.7 Plan Year Defined

The plan year shall be on a calendar year basis.

Agreed.

7.8 Eligibility Reports

Eligibility will be provided to the proposer on a monthly basis. Proposer is responsible for verifying eligibility and plan benefits.

Agreed.

7.9 Network Directories

Proposer shall be responsible for mailing a network directory once a year to each covered employee. Monthly updates on network changes are to be provided to the City and a sufficient supply of newly reprinted directories are to be provided as soon as they are available.

Agreed.

7.10 Printing Costs

The City will provide participants with plan explanations through printed and internet access. The carrier will be responsible for \$2,000 in reimbursements to the City for these annual costs associated with these materials. The first annual payment of \$2,000 is due 30 days after being awarded the contract. Subsequent annual payments are due by November 1st of each year, in conjunction with open enrollment each year. Checks should be made out to:

City of Fort Lauderdale
Procurement Services Department, Rm. 619
100 N. Andrews Avenue
Fort Lauderdale, FL 33301

Guardian will not provide this allowance.

We take your business personallysm



7.11 ID Cards, Documents, Communications to Members

The proposer shall provide identification cards. General communications to members will be provided by the City.

Agreed.

7.12 Timely Reports

The proposer is expected to provide timely reports to the City based upon mutually agreeable parameters.

Agreed.

7.13 Standard Reports

The proposer shall include the following in the list of standard reports available without additional charges.

Indemnity Plans/PPO

- A. Monthly paid claims separated by option, by network, non-network, by employee, by dependent.
- B. Monthly paid claims by ADA code and description, by employee, by dependent.

Agreed.

7.14 Indemnification Statement

The proposer agrees to indemnify and hold the City, its employees and agents harmless from and against all costs, damages, judgments, attorneys' fees, expenses, obligations and liabilities of any kind or nature which occur as a result of the misconduct or negligence on the part of the proposer, its officers, directors, employees, agents, physicians, hospitals, utilization review staff or other providers.

Agreed.

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8. INTERROGATORIES

Indemnity/PPO

1. What is the average turn around for a clean non-network claim submission?

Defined as the period from the claim office's receipt of a claim until the transaction is completely processed, Guardian's standard for claim turnaround is 95% of clean claims processed within 15 calendar days. In 2007, we processed 96% of claims in 15 days, for an average turn around of 2.6 days.

2. Please describe the credentialing criteria for PPO dentists.

The credentials required for initial participation in our plan include submission by the dentist—and verification from primary and/or other approved sources—of the following:

- Graduation from an accredited dental school
- Valid state licensure
- License sanction history
- Federal and state controlled substance registration and unrestricted prescribing privileges
- Malpractice insurance coverage
- Detailed malpractice history
- Hospital privileges (for oral surgeons)
- DEA and/or state CDS certificate(s)
- Detailed history of any disciplinary action or litigation
- Detailed health history including mental health/substance abuse
- Detailed history of conviction for fraud or felony

On the personal statements of health and conviction history, we require the dentist's attestation of completeness and accuracy.

3. Describe your company's method of determining usual, customary and reasonable charges.

We base our reasonable and customary fee determinations on the 90th percentile of the dental fee database compiled by Ingenix/HIAA. The database is updated twice a year. R&C determinations based on other percentiles, from the 50th to the 95th,

We take your business personallysm



4. Are participating dentist offices required to file claims on behalf of their members as part of the provider contract?

Network dentists almost always submit claims on the patients' behalf but it is not a contractual requirement.

5. Listed below are some popular dental procedures. Please provide your average PPO discounted fee for these procedures as well as your estimate for usual, customary and reasonable (UCR) allowances using the 100th percentile.

Please enter below % of claims under each category and also provide Negotiated and R&C fees.

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DENTAL HMO	Codes	Reimbursement		
		Negotiated Fee Schedule	90 th R&C	95 th R&C
Office Visit - Normal Hours	D9430	\$27	\$75	\$75
Diagnostic / Preventive Services		29.1% of claim dollars		
Periodic examination	D0120	\$24	\$65	\$75
Comprehensive Oral Evaluation	D0150	\$32	\$98	\$120
Full mouth x-rays	D0210	\$62	\$125	\$135
Prophylaxis- Routine; Adult (teeth cleaning)	D1110	\$44	\$90	\$95
Restorative Services		14.6% of claim dollars		
Amalgam - one surface, permanent	D2140	\$54	\$195	\$195
Amalgam - two surface, permanent	D2150	\$68	\$225	\$230
Resin - one surface, anterior	D2330	\$73	\$160	\$178
Resin - based composite- posterior	D2391	\$81	\$175	\$200
Crown & Bridge		20.0% of claim dollars		
Crown Resin based composite	D2710	\$324	\$540	\$540
Crown Porcelain fused to high noble metal	D2750	\$596	\$1,050	\$1100
Porcelain fused to base metal	D2752	\$561	\$970	\$1000
Cast post and core in addition to crown	D2952	\$209	\$350	\$384
Additional post	D2953	\$20	\$30	\$30
Endodontics		6.2% of claim dollars		
Root Canal, Anterior, per tooth	D3310	\$374	\$950	\$985
Root Canal, Molar	D3330	\$573	\$1,345	\$1350
Periodontics		5.9% of claim dollars \$800		
Gingivectomy or Gingivoplasty, per quadrant	D4210	\$268	\$800	\$800
Perio scaling & root planing, per quad	D4341	\$114	\$255	\$275
Periodontal maintenance procedures	D4910	\$64	\$123	\$135
Prostodontics		.6% of claim dollars		
Complete denture - Upper	D5110	\$725	\$1,800	\$1800
Complete denture - Lower	D5120	\$725	\$1,800	\$1800
Oral Surgery		5.1% of claim dollars		
Incision and drainage of abscess	D7510	\$77	\$230	\$325
Extraction impacted tooth	D7230	\$199	\$400	\$450
Orthodontic Services		13.7% of claim dollars		
Comprehensive treatment - Child	D8070	\$3,360.00	N/A	N/A
Comprehensive treatment - Adult	D8090	\$3,360.00	N/A	N/A
Periodic Comprehensive Treatment	D8760	\$1,103.00	N/A	N/A

6. Please list the out of area markets (out of Broward, Miami-Dade, Palm Beach) for which benefits are available with this proposal by city and state.

The DentalGuard Preferred PPO network is nationwide, covering the whole state of Florida and 43 others (all but Alaska, Maine, North Dakota, South Dakota and Wyoming)

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and the District of Columbia. Members can obtain information about participating dentists anywhere in the country by calling the toll-free Member Service line or by using the directory on our website at www.GuardianLife.com to search for a participating dentist by name, location or specialty.

7. If current participants choose to leave their current plan for your plan, is there a waiting period or pre-existing clause for any of your benefits?

Not applicable, as Guardian is the current PPO carrier.

We take your business personallysm



General

1. Does your company maintain a website? If so, please provide the address, services and capabilities for employers and members available at that site.

Guardian recognizes that in today's fast-paced marketplace, the Trust demands information and services at the click of a mouse—24 hours a day, seven days a week. That is why we have created Guardian Anytime (<http://www.GuardianAnytime.com>), a secure website for Group Benefits plans.

Offered to our planholders free of charge, Guardian Anytime provides our customers with immediate access to easy-to-use Web tools and the important information they need to effectively manage their employee benefits program.

Via Guardian Anytime, the County can conduct the following tasks:

- Enroll new hires, add dependents, and terminate members
- Update member information
- View and pay bills online
- Recalculate bills to include recent activity
- Download, print, e-mail, and order forms and plan materials
- Create customized provider directories
- Delegate access to staff based on job responsibility

To take a tour, please visit <http://www.GuardianAnytime.net/webtour/planholder/>.

Via Guardian Anytime, Trust members can find helpful information about their benefits plan at any time of day, from any location. In addition, they can use this tool to perform the following tasks:

- Review benefit provisions
- Look up coverage amounts
- Find a provider
- Create a customized provider directory
- View deductible and co-insurance amounts
- Track progress toward maximum out-of-pocket costs
- Check claim status
- Print forms and plan materials

To take a member tour, please visit
<http://www.GuardianAnytime.net/webtour/member>.

We take your business personallysm



2. If your website provides network directory information, how often is it updated for terminations and additions?

Our website directory is updated weekly.

3. Does your company have the ability to perform online enrollments and billing services?

Through Guardian Anytime, the City can update eligibility, and view and pay bills online. We do not currently offer direct online enrollment for employees. However, through our secure plan administration Web site, Guardian Anytime (<http://www.GuardianAnytime.com>), the City can easily enroll new members 24 hours a day, seven days a week. In addition to enrolling members, you can also use Guardian Anytime to add dependents, terminate members, and update member information.

4. Is your plan compliant with the HIPAA privacy rules regarding individually identifiable health information?

Guardian complies with all HIPAA privacy and security regulations. Privacy and security training are mandated annually for all employees.

We take your business personallysm



SECTION V

DEVIATIONS TO SPECIFICATIONS

Guardian can meet all of the specifications requested, with the exception of the request for \$2000 per year to fund the Trust's member communications. Guardian provides standard plan materials, including enrollment packages and plan documents, at no additional charge.

SECTION VI

REFERENCES

This request is not applicable, as Guardian is the Fire Fighters Trust's current dental carrier.

9.4 Reference Forms

1. Name of Company Kforce, Inc.
Total Number of Full Time Employees 4000
Name & Title of Contact Amanda Franklin Director, Employee Benefits
Email address afranklin2@kforce.com
Telephone number 813-552-1404
Fax number 813-552-1499
Type of benefits provided ASO Dental
Number of employees covered 2371
Plan inception date June 1, 1968

2. Name of Company International Longshoremen's Association
Total Number of Full Time Employees 2500
Name & Title of Contact Edwin Stewart Fund Manager
Email address estewart@ilamiamibenfits.org
Telephone number 305-377-3777
Fax number 305-377-3778
Type of benefits provided ASO Dental
Number of employees covered 2186
Plan inception date January 1, 2005

3. Name of Company Brown & Brown
Total Number of Full Time Employees 5200
Name & Title of Contact Debbie Reddick Corporate Benefits Director
Email address dreddick@bbins.com
Telephone number 386-239-5711
Fax number 386-239-7239
Type of benefits provided Fully Insured Dental and Vision
Number of employees covered 3165
Plan inception date January 1, 2002

SECTION VII

REQUIRED FORMS AND RESPONSES

9 Required forms

9.1 Proposal Signature Form

To: The City of Fort Lauderdale

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specification addenda, legal advertisement, and conditions contained in the RFP. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the City and such acceptance covers all terms, conditions, and specifications of this proposal. I certify that I have not divulged to, discussed with, or compared this proposal with other proposer(s) and have not colluded with any other proposer(s) or parties to this RFP. I certify I am authorized to contractually bind the proposing firm.

Proposal submitted by:

Name of Proposer: The Guardian Life Insurance Company of America
(Company legal registered name)

Authorized Signature: 
(Authorized agent of company to execute)

Primary Contact Person: John Blalock, Regional Sales Manager
Address: 1511 N. West Shore Blvd., Suite 600
City: Tampa State: Florida Zip: 33607
Telephone: (813) 472-6138 Fax: (813) 472-6090

E-mail: John_T_Blalock@glic.com

ADDENDUM ACKNOWLEDGEMENT- Proposer acknowledges that the following addenda have been received and are included in his proposal:

<u>Addendum No.</u>	<u>Date Issued</u>
	9/24/08
	9/25/08
	9/26/08
	9/27/08
	10/2/08

VARIANCES: State any variations to specifications, terms and conditions in the space provided below or reference in the space provided below all variances contained on other pages of RFP, attachments or proposals pages.

No variations or exceptions or exceptions by the Proposer will be deemed to be part of the proposal submitted unless such variation or exception is listed and contained within the proposal documents and referenced in the space provided below. If no statement is contained in the below space, it is hereby implied that your proposal complies with the full scope of this RFP.

Variances:

Guardian will not provide the requested \$2000 per year to fund the Trust's communications.

NO BID COMMENTS: Please insert your comments in the space that follows. Your response will assist us in future solicitations. : If you are unable to respond to our Request for Proposal, we would appreciate your comments as to your reason for submitting a NO BID:

9.2 Proposer's Identification

Name of Organization: The Guardian Life Insurance Company of America

Address: 6820 Lyons Technology Circle, Suite 150
Coconut Creek, Florida 33073

Contact Person: John Blalock, Manager

Telephone Numbers

Daytime: (813) 472-6138

Fax: (813) 472-6090

E-mail john_t_blalock@glic.com

PROPOSER'S GROUP REPRESENTATIVE OR ACCOUNT EXECUTIVE

Name of Firm: The Guardian Life Insurance Company of America

Address: 6820 Lyons Technology Circle, Suite 150
Coconut Creek, Florida 33073

Contact Person: John Blalock, Manager

Telephone Numbers

Daytime: (813) 472-6138

Fax: (813) 472-6090

E-mail john_t_blalock@glic.com

9.3 Proposer's Warranty

The undersigned person by the undersigned's signature affixed hereon warrants that:

- A. The undersigned is an officer, partner or a sole proprietor of the firm and the enclosed proposal is submitted on behalf of the firm;
- B. The undersigned has carefully reviewed all the materials and data provided on the firm's proposal on behalf of the firm, and, after specific inquiry, believes all the material and data to be true and correct;
- C. The proposal offered by the firm is in full compliance with the Minimum Qualifications of Proposer set forth in Section Error! Reference source not found. of this RFP;
- D. The firm authorizes the City of Fort Lauderdale, its staff or consultants to contact any of the references provided in the proposal and specifically authorizes such references to release either orally or in writing any appropriate data with respect to the firm offering this proposal;
- E. The undersigned has been specifically authorized to issue a contract in full compliance with all requirements and conditions, as set forth in this RFP other than those deviations noted above;
- F. If this proposal is accepted, the contract will be issued as proposed.

The Guardian Life Insurance Company of America
Name of Firm

John Blalock
Signature of Authorized Representative

Regional Sales Manager
Title of Authorized Representative

10-14-08
Date Signed by Authorized Representative

NON-COLLUSION STATEMENT:

By signing this offer, the vendor/contractor certifies that this offer is made independently and *free* from collusion. Vendor shall disclose below any City of Fort Lauderdale, FL officer or employee, or any relative of any such officer or employee who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement.

Any City of Fort Lauderdale, FL officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement.

For purposes hereof, a person has a material interest if they directly or indirectly own more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

In accordance with City of Fort Lauderdale, FL Policy and Standards Manual, 6.10.8.3,

- 3.3. City employees may not contract with the City through any corporation or business entity in which they or their immediate family members hold a controlling financial interest (e.g. ownership of five (5) percent or more).
- 3.4. Immediate family members (spouse, parents and children) are also prohibited from contracting with the City subject to the same general rules.

Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.

NAME

RELATIONSHIPS

In the event the vendor does not indicate any names, the City shall interpret this to mean that the vendor has indicated that no such relationships exist.

Response to 4.7: Deviations

Guardian will not provide the requested \$2000 per year to fund the Trust's communications.

Response to 4.8: Grievance and Appeal Procedures

Written grievances related to contractual benefits, plan limitations, exclusions, and so on, are handled by Guardian's Claim Processing staff, in accordance with state specific regulations. Written grievances involving medical necessity determinations require a dentist consultant review. Guardian compiles all claim data necessary for these reviews. The appealed claim is then forwarded to a dentist consultant for review. The dentist consultant usually completes the claim review within 48 hours of receipt of all required documentation. The claim is returned to Guardian (via overnight courier) for processing. The new EOB or letter is processed within four working days the majority of the time.

The dentist consultants are licensed general dentists or specialists. They review claims utilizing recognized standards of dental practice to determine the appropriateness and necessity of the dental service. Written grievances related to a contracted dentist and the standards of care are handled by the Quality of Care Coordinator and reviewed by the Quality of Care Committee. This includes, but is not limited to, diagnosis, treatment planning, quality of dentistry performed and follow-up care. In all grievance cases, Guardian, or the Quality of Care Committee, or the dentist consultant will contact the provider to obtain the necessary records to evaluate the grievance, including, but not limited to, x-rays, patient charts, their point of view, and reports from subsequent treating dentists. We attempt to resolve all grievances within 30 business days of receipt of all required documentation.

Response to 4.9: Audited Financial Statement

Guardian is not a publicly traded company, so our financial statements are not routinely released for review.

 **Response to 4.10:
Annual Report**

Our 2007 Annual Report is provided.

Response to 4.11: Incorporation

Guardian was incorporated in the State of New York in 1860.

Response to 4.12: Authorization to Provide Services

Guardian is a licensed insurance company in the State of Florida and all other 40 states, and is authorized to offer a dental PPO plan.

△ Δ **Response to 4.13:** **References**

Response to 4.14: Company History

In 1860, Hugo Wesendonck founded the Germania Life Insurance Company of New York. Within two short years, the company began opening agencies across the country, serving policyowners in Colorado, the Dakotas, New Mexico, and Arizona—long before these territories became states.

Eight years after its founding, Germania expanded to become the first U.S. insurance company to start an agency in Europe. By the early 1900s, almost half of its business was outside North America—until the pressures of World War I forced it to stop writing business in Europe.

In 1917, Germania changed its name to The Guardian Life Insurance Company of America, and in 1925, Guardian converted from a mixed stock and mutual company to a wholly mutual company. As such, we have no stockholders or private owners. The policyholders own the company and profits are distributed to them in the form of dividends on policies. For the nearly 150 years that Guardian has been in business, we have paid dividends consistently.

Response to 4.15: Minimum Qualifications

Guardian continues to be among the most highly rated U.S. insurers by the following independent rating agencies:

Rating Agency	Rating	Rating Category
Standard & Poor's	AA+	Very Strong
Moody's	Aa2	Excellent
Fitch	AA+	Excellent
A.M. Best	A+	Superior
Weiss	A	Excellent
Comdex	94	

Response to 4.16: Sample Contract

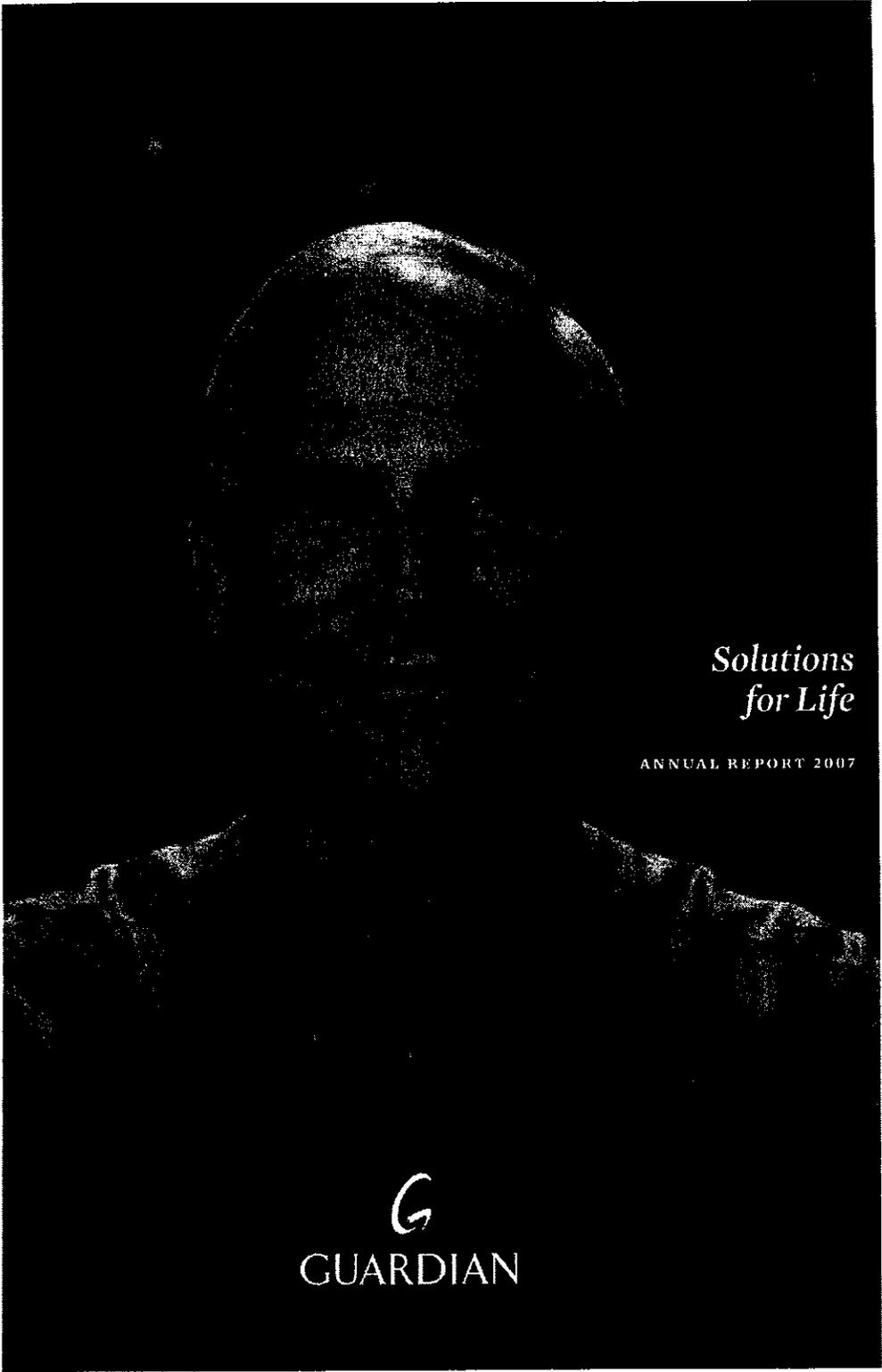
Guardian is the current PPO carrier for the City of Fort Lauderdale Fire Fighters Trust.

Response to 4.17: Sample Administration Forms

Sample claim forms, ID cards and EOBs are provided.

Response to 4.18: Commissions

The proposed ASO fee is offered net of commissions. The fully insured rate is offered with 1.5% commissions.



*Solutions
for Life*

ANNUAL REPORT 2007



GUARDIAN

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35	Regional Group Offices
38	Important Information
39	Officers and Board of Directors

On the cover Guardian policyholder Andy Franko of Sugarcreek Township, Ohio. Learn how our company provides solutions for life to Andy and business owners like him starting on page 7.

DIVIDEND PAYOUT

2007 **\$651 Million**

In 2007, Guardian paid the largest dividend in our company's 148-year history.

BENEFITS PAID TO POLICYHOLDERS
(ON A CONSOLIDATED BASIS)

2007 **\$5.9 Billion**

In 2007, Guardian also served our policyholders through the benefits we paid.

CAPITAL

2007 **\$4.6 Billion**

Guardian's financial strength continued to be in excellent condition, as indicated by our capital, which serves to protect against unforeseen events and as a source of future income.

STATUTORY GAIN FROM OPERATIONS,
BEFORE TAXES AND DIVIDENDS TO POLICYHOLDERS

2007 **\$1.0 Billion**

2007 was Guardian's third straight year of record earnings.

LIFE INSURANCE IN FORCE

2007 **\$200 Billion**

Guardian meets protection needs through the life insurance we provide both individually and through a company's employee benefits.

RETIREMENT ASSETS UNDER MANAGEMENT

2007 **\$22.7 Billion**

Guardian is entrusted to help meet the future needs of clients through the variable annuities, mutual funds, and pension plans we provide.

Guardian Financial Highlights

<i>As of December 31 (in millions)</i>	2007	2006 ¹
Net Investment Income	\$ 1,438	\$ 1,347
Total Revenues	7,648	7,491
Dividends to Policyholders	651	619
Gain from Operations Before Taxes	349	303
Net Income	292	376
Total Invested Assets	26,479	24,789
Total Admitted Assets	28,328	26,719
Total Surplus	\$ 3,751	\$ 3,490

Results are Guardian Life Only (Not Consolidated)

Financial highlights are on a statutory basis. See note on page 28.

¹ Certain amounts from 2006 have been reclassified to conform to the current year presentation.



At Guardian we take great pride in providing solutions for life. Our field associates build long-term relationships with you to understand and accommodate your unique profile. They offer tailor-made solutions using Guardian's extensive range of products and services to meet the individual needs of your family, business, and employees.

“ ”

How does Guardian provide solutions for life? We meet the unique needs of individuals, their businesses, and their employees through a combination of our products and services and the expert advice and vision of our professional field forces. The solutions we provide are backed by our financial strength and the long-term value we offer as a mutual company.

Dennis J. Manning

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Dear Policyholders,



Mutuality is at the heart of everything we do at Guardian. Because we operate for the benefit of our policyholders, we focus solely and directly on their needs. There are no conflicts between the short-term, quarter-to-quarter financial demands of Wall Street and the long-term interests of our policyholders. Being a well-run mutual company allows us to serve our customers' best interests and provide low net-cost life insurance.

2007 was a year of strong financial results for Guardian. Our expected 2008 life policy dividend of \$664 million is the largest declared dividend in our company's 148-year history. We provided \$5.9 billion in total benefits to our policyholders in 2007. Our pre-tax statutory operating gain before policyholder dividends was \$1 billion. Our capital, which serves to absorb the financial impact of adverse economic events and as a source of continuing future income, exceeded \$4.6 billion, the highest in our company's history. Additionally, our high policy persistency rate, which measures the percentage of policyholders who keep their policies in force, continues to provide evidence of our customer satisfaction.

Throughout much of 2007, there was widespread news about the market turmoil and capital losses experienced by financial institutions with investments in structured finance securities and sub-prime mortgages. Our company did not experience these problems, and in fact generated investment gains that contributed to our dividend payout. Additionally, while many financial firms were making headlines for the wrong reasons in 2007, our subsidiary RS Investments was getting media coverage for the strong investment performance of many of its funds, delivered by an experienced line-up of portfolio managers.

Because our customers are our main focus, this year's annual report includes real life examples of how Guardian's professional Financial Representatives and group benefits experts meet the unique needs of businesses and their owners. We provide solutions for protecting against the unexpected, building financial security, planning for the future, and offering benefits in the workplace. An important way Guardian representatives help customers identify, organize, and manage their needs is through The Living Balance Sheet[®], Guardian's exclusive Web-based system that provides a wide-angle view of their entire financial picture.

Our Financial Representatives and group benefits experts live and work in the communities of the people and businesses they serve, which allows them to build strong relationships with their customers. They are supported by our home office associates, who are dedicated to enhancing the solutions provided by our field forces.

Continued growth of our company will enhance the value we provide policyholders and ensure we will be there to deliver on the long-term promises represented by our policies. In 2007, Guardian focused on building for the future by taking a close look at our strategies and how we do business. As a result, we made the decision to sharpen our focus on small businesses and their owners. Guardian's professional distribution systems have established strengths and expertise in meeting the needs of this group, and we already have a strong presence in serving them.

By concentrating our efforts on delivering solutions to small business owners for their businesses, families, and employees, we'll help more people in more ways and build on the strength of our company. We'll achieve this while staying true to the time-tested values which guide all the decisions we make—we do the right thing, people count, and we hold ourselves to very high standards.

Providing our customers with solutions for life is Guardian's overriding goal, something that will remain unchanged in the decades to come. The combination of putting the interests of our policyholders first, building on our existing financial strength, meeting customer needs through our high-quality distribution organizations, and the moves we are making with an eye toward future growth will drive our success going forward. Guardian thanks you for your business and looks forward to continuing to meet your needs now and many years ahead in the future.

Sincerely,

A handwritten signature in cursive script that reads "Dennis J. Manning".

Dennis J. Manning
President and Chief Executive Officer

Mutuality

As a mutual life insurance company, we offer a valuable proposition for policyholders. Because we can concentrate on the future interests of our customers instead of the short-term demands of Wall Street, we can put the things that mean the most to people—their families, their futures, and their legacies—first.

Our participating policyholders benefit directly from our mutuality because any efficiencies we obtain in the operation of the company are passed on to them. Unlike public companies, whose first allegiance is to their stockholders, we operate completely in the interests of our policyholders, which gives us the ability to provide the greatest amount of insurance for the lowest possible long-term cost with the greatest amount of financial strength.

The long-term view allowed by mutuality makes it the ideal structure for ensuring that we'll be here to pay the claims of our policyholders many years from now. Going forward, Guardian remains committed to continuing to perform as a well-run mutual life company because we think that it's the best way to provide solutions for life.

“ ”

*I take comfort in the knowledge
that someone is watching
out for me and making sure that
I have systems in place
that make sense for me as an
individual and a business owner.*

Kathleen Cashman
PRESIDENT, CASHMAN CONSULTING LLC

SOLUTIONS FOR LIFE



“ ”

As a business owner, it's critical that I ensure that we get our products out the door when our clients expect them. It's also important that I do everything I can to protect what we've built and plan for the future.

Andy Franko
PARTNER, FLUID-QUIP INC.

The concerns of business owners extend far beyond their own needs. In addition to protecting themselves, they also have the responsibility to manage risks for their families, for their businesses, and for the employees that make their businesses possible. That's why Andy Franko and his two partners who manage Fluid-Quip make use of the full range of solutions Guardian can provide to help meet their needs.





Fluid-Quip Inc. has been known for introducing change to the corn wet milling industry since its inception in 1987. As a leading supplier of equipment for managing the process of liquid-solid separation, Fluid-Quip manufactures a full line of machines and instruments, including cyclones, centrifuges, and screens. The company's slogan, "Solutions that work," reflects its commitment to meeting clients' demands, challenging the status quo, and developing innovative ways to deliver outstanding service.

An important part of Andy's role is keeping the 27 employees who make up his company secure and feeling valued. "Many of our employees have very specialized skills that would make it hard to replace them," says Andy. "Offering a highly competitive benefits package helps us retain top performers and shows how much we value their contributions."

With this in mind, Fluid-Quip turns to Guardian to help meet their employee benefits needs, providing them with Guardian dental, short-term disability, and long-term disability benefits in the workplace. "My partners and I all came from larger organizations and wanted to create a smaller, family-type environment," he says. "This includes making sure that the company, its management, and its employees all have the protection they need."

Andy himself uses individual Guardian whole and term life insurance to protect his family. He also uses it to protect the business. "My Guardian Financial Representative saw that our business was growing and helped me to understand the implications of that growth," he says. "We sat down to strategize what's best for the business and what types of solutions made sense. He suggested setting up a buy-sell agreement that takes care of the three partners in case one passes away, allowing the survivors to buy out the remaining share and keep the business going."

Andy also set up key man coverage backed by whole life insurance to protect the business in the event something was to happen to one of the partners. And with his son recently joining the company, Andy has given thought to business succession planning to eventually pass Fluid-Quip on to the next generation.

With so much to take care of, he takes great comfort in knowing that Guardian will always be there to provide the right solutions to meet his needs. "Fluid-Quip has a very strong connection with Guardian," he says. "This is a relationship that now spans two generations of Guardian Financial Representatives. I have a high level of trust in them because they don't push products, they help me strategize what's best for the business."

“ ”

*Your whole world begins
to have some harmony when
you get the help that
you need to move your
business forward.*

Kathleen Cashman
PRESIDENT, CASHMAN CONSULTING LLC

As a general rule, business owners are extremely busy people, and Kathleen Cashman is no exception. The daily tasks of running her company and keeping her established clients happy do not always leave her a lot of time. That's why the solutions provided by Guardian are so valuable to her.





Cashman Consulting LLC opened its doors over 35 years ago as a strategic planning company. Today, the company has grown and has transitioned its focus to look at business through a "lens of leadership," specializing in the areas of strategy development, executive coaching, and advancing leadership opportunities for women.

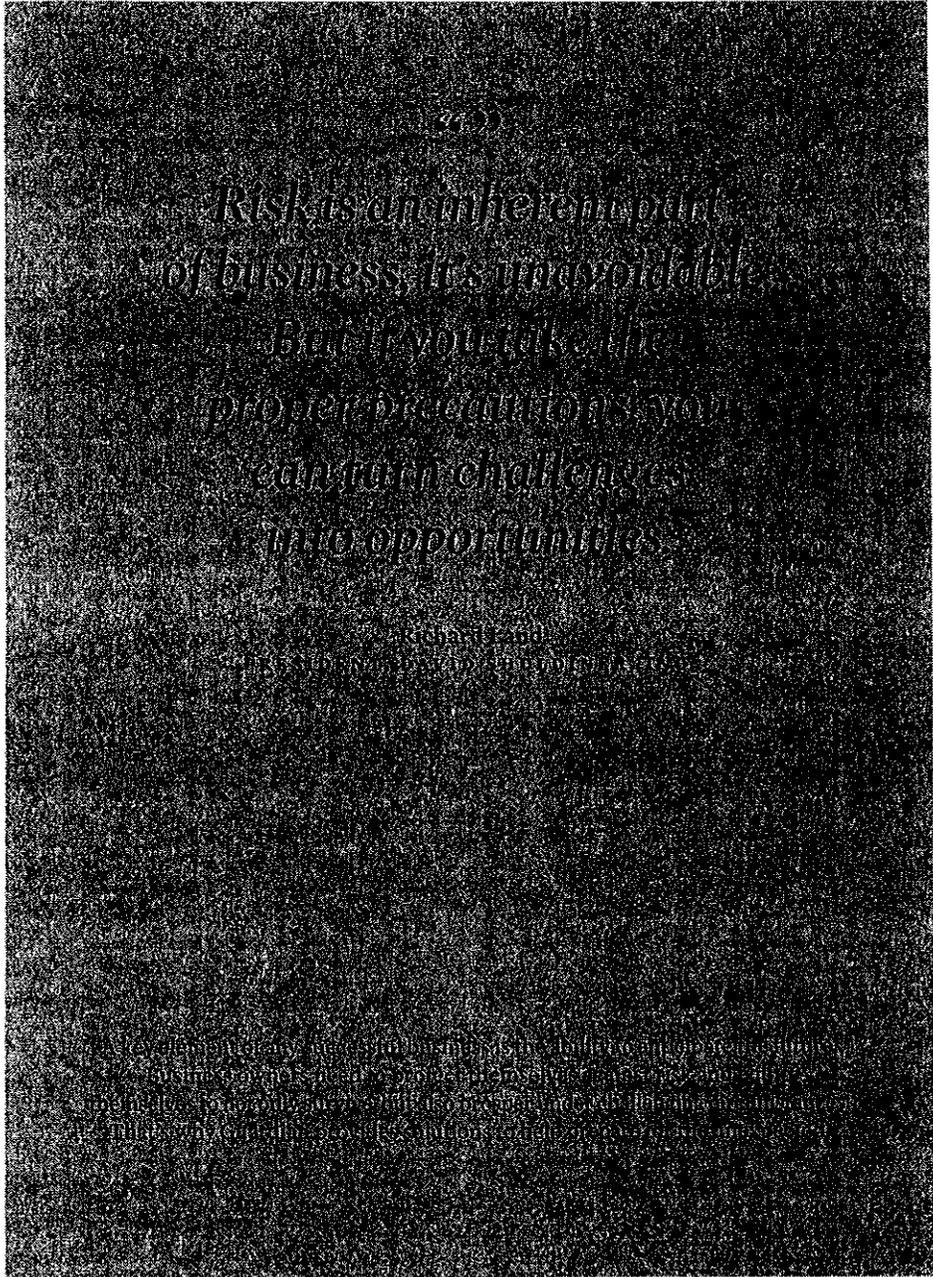
"I need to keep my clients abreast of critical issues, follow up with my teams, and coordinate their activities," says Kathleen. "At the same time, I need to focus on achieving growth year after year. The key to our growth is the relationships we have, and relationships require an investment of time." She also works hard to balance her business and personal life. "My husband and I have two young children and we work hard to be present for all their activities and important events."

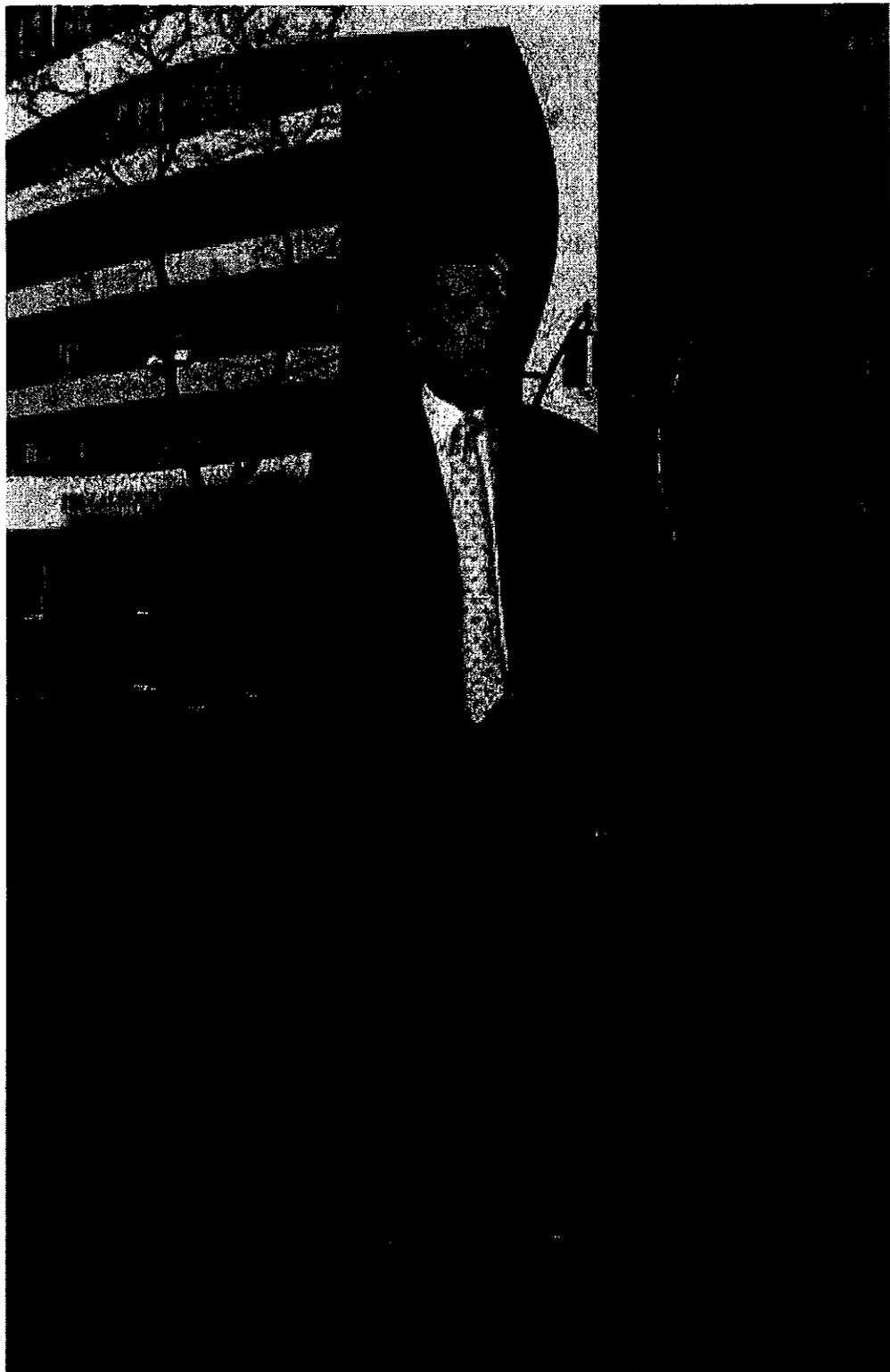
With so much going on, finding the time to manage her own finances can be a challenge. Fortunately, she has help from Guardian. With her Financial Representative's help, Kathleen uses The Living Balance Sheet,* Guardian's state-of-the-art system for coordinating financial accounts, to provide her with a total view of her financial life. "LBS gives me and my husband the 'big picture' of our lives and helps us focus on what we want to achieve," she says. "It's now a lot easier for us to address our needs, which in turn allows us to concentrate on what really matters most: our two children and extended family. We now understand our options and can choose the right solutions for our life."

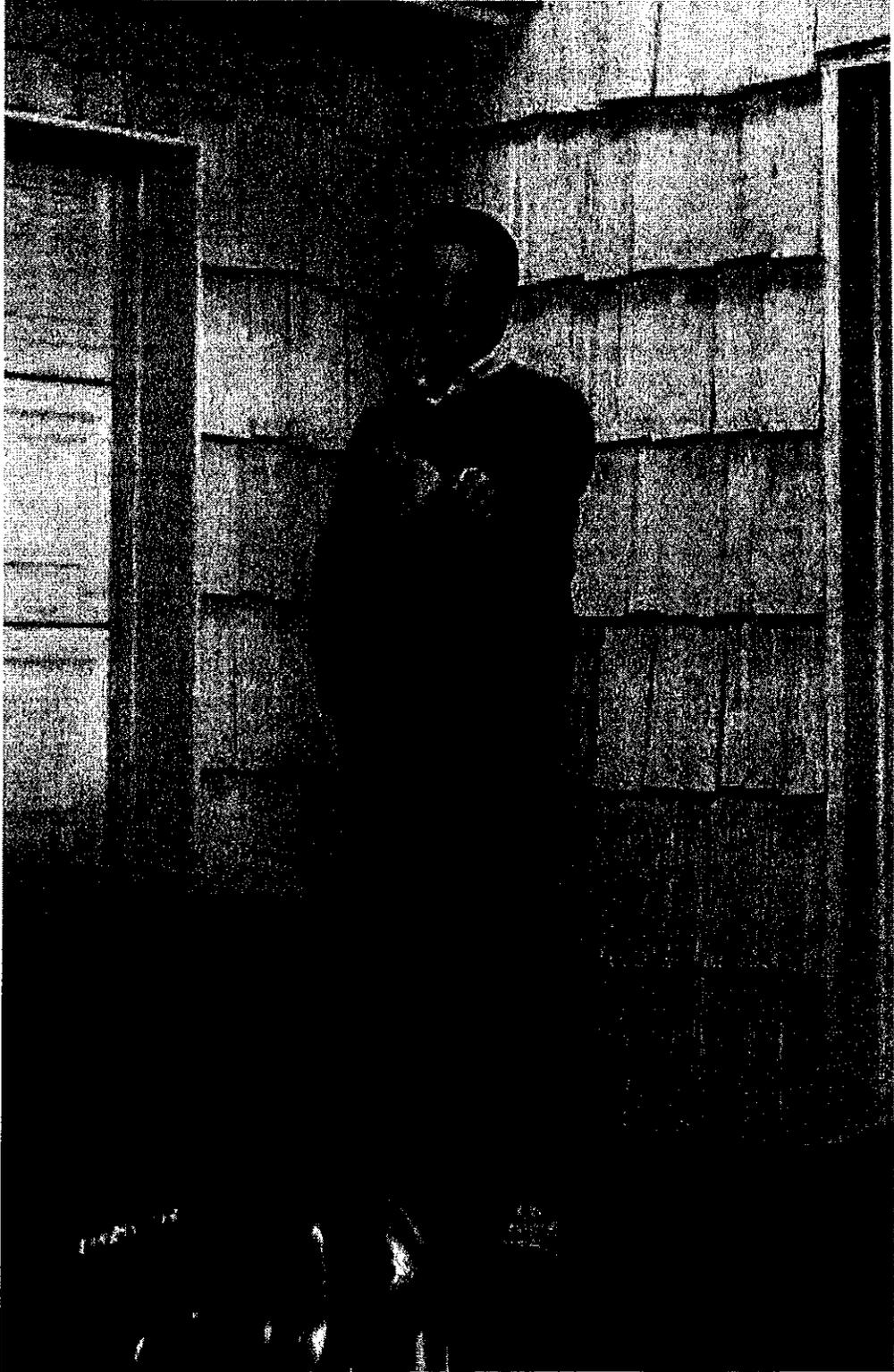
Among these solutions is Guardian Trust Company, FSB, which provides her with expert fiduciary services, tailor-made investment plans, and professional money management. Kathleen also uses Guardian's whole life insurance to enhance her peace of mind. "We found that we can use this product's living benefit now," she says, "and still have protection for the long term."

The contributions of Kathleen's Financial Representative extend to all aspects of her financial life. "He's also helped me craft a board of advisors, including bankers and lawyers, to help provide the guidance I need," says Kathleen. "He's spent a lot of time getting to know my business and what we're looking to accomplish. I don't consider myself his client; he's my partner."

This support contributes to her sense of security and better management of her time. "What keeps me up at night is no longer the same as it was before I started my relationship with Guardian," she says. "I take comfort in the knowledge that someone is watching out for me and making sure that I have systems in place that make sense for me as an individual and a business owner."







David Shuldiner, Inc. was founded in 1888 as a family business. Specializing in the crafting of glass facades and building interiors, architectural metal work, and glass breakage replacement, the Brooklyn-based business installed the glass in many New York City landmarks, including the United Nations, the Time-Life Building, and the World Financial Center. They also managed a large share of the glass replacement work at Ground Zero following the devastating terrorist attacks on September 11, 2001.

Richard Land and his brother David have grown David Shuldiner, Inc. over the years through diversification. "The fact that we do a variety of things has helped sustain us," says Richard. "This diversity leads to increased opportunities for growth and is an important way we mitigate challenges in the business when markets slow down."

This willingness to change and expand does not come without risk. Fortunately Richard has always understood the importance of taking the appropriate precautions, and his Guardian Financial Representative has been right there with him to take the necessary steps. Thirty years ago, they sat down together to talk about the ways Richard and David could protect themselves and their business. Among the options they discussed were whole life policies, which would prove to be a wise use of assets going forward.

"About 20 years ago, as part of our diversification efforts, the business faced some difficulties after buying a metals firm," says Richard. Facing the possibility of serious repercussions for the business, he turned to the living benefits of the whole life policies that he had purchased several years earlier to correct the situation. By drawing on the cash value of his life insurance, he resolved the difficulty and put David Shuldiner, Inc. back on track. "Our whole life policies with Guardian helped get us out of a crisis," he says. "They were a blessing."

Richard continues to retain individual whole life insurance with Guardian to protect his family. And his company provides its pension plans through Guardian. The ability to offer competitive benefits and compensation is another element of David Shuldiner, Inc.'s success and longevity. "As a business, we could not stay competitive and retain our highly talented staff if we did not take care of them properly," he adds.

As a proud father of three and grandfather of five, as well as the partner of a 50-person company, Richard can look confidently to the future knowing his Guardian Financial Representative will be there with him to anticipate all the possibilities. "I've been working with him for nearly 30 years and whatever needs we've had, he's been able to address. He's truly been excellent."

Guardian's commitment to providing solutions for life extends beyond the customers we serve. We believe it is also our responsibility to contribute to the communities our associates work and reside in across the country. Our activities reach out to individuals and families throughout the nation, and to members of our own organization who may find themselves in need.

Corporate Citizenship

A Helping Hand

Guardian actively participates in our communities through financial donations and the volunteer activities of our associates. The principal focus of our company's corporate contributions is affordable housing. In 2007, Guardian increased the contributions we make to numerous housing organizations, including Habitat for Humanity. Guardian associates also proudly rolled up their sleeves to pitch in on several Habitat for Humanity Build Days.

We are enthusiastic supporters of the United Way, and our 2007 United Way drive raised an all-time high in donations from our organization. Guardian associates also contributed to, and volunteered for, several fundraising events supporting The American Cancer Society, The American Heart Association, The Leukemia and Lymphoma Society, The March of Dimes, The Juvenile Diabetes Research Foundation, and New York Cares, which meets local pressing community needs by mobilizing volunteer service.

Our company promotes education and entrepreneurship through our Girls Going Places® Entrepreneurship Award Program, which offers recognition and incentives to entrepreneurial young women taking the first steps toward financial independence. We support higher education through our Matching Gift Program, which matches the donations our associates make to colleges and universities. Guardian also actively participates in Big Brothers Big Sisters, as well as the Special Olympics.

Taking Care of Our Own

Our company believes in the importance of providing a hand up for our own employees who may be experiencing difficulties. The Edward K. Kane Guardian Welfare Trust, a charity fund available to employees of Guardian and its subsidiaries, has been able to provide support to Guardian associates in need for nearly 80 years. The Trust provides a resource that our people can turn to in times of financial hardship.

In 2007, Guardian continued to successfully operate for the benefit of our policyholders, as evidenced by our record dividend payout, benefits paid, and earnings, as well as our strong investment results.

FINANCIALS

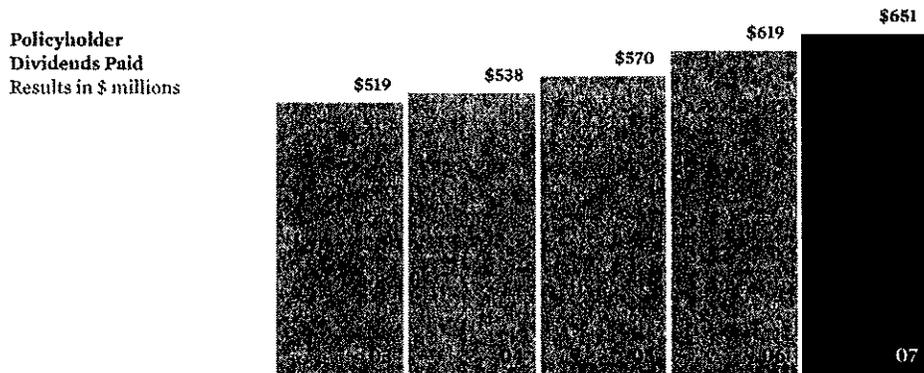


2007 Financials



Dividend Performance

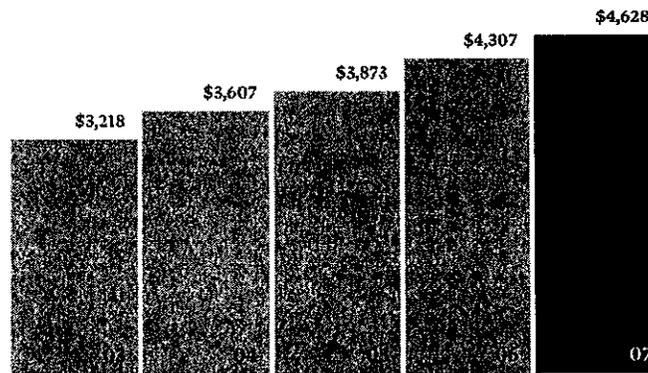
As a mutual company, dividends are one of the most important ways Guardian provides value to participating life insurance policyholders. They participate in our company's actual investment, claims, and expense experience in the form of a dividend. The individual life dividend also reflects a contribution from Guardian's other lines of business. Our expected 2008 life policy dividend of \$664 million is the largest declared dividend in our company's 148-year history. The following chart shows Guardian's dividends paid over the previous five years.



Financial Strength

The company's financial position is in excellent condition. Our capital serves as a cushion to absorb the financial effect of potential adverse events and as a source of continuing future income. During 2007, our capital grew from \$4.3 billion to \$4.6 billion.

Capital
Results in \$ millions



Evidence of our financial strength was provided by the rating agency Fitch, which upgraded their rating of Guardian from AA to AA+ ("Very strong") in 2007. Fitch cited our sustained improved operating performance, our exceeding their very high capital strength expectations, and our extremely strong balance sheet among the factors for their decision. In addition, the rating agency Moody's rates Guardian Aa2 ("Excellent"), S&P rates our company AA ("Very strong"), with a positive outlook, and A.M. Best rates Guardian A+ ("Superior"), also with a positive outlook.



Investment Performance

Guardian's principal objective is to generate attractive investment returns for our participating policyholders. Our investment philosophy starts with sound asset allocation strategies that seek to optimize expected long-term returns within well-defined risk parameters, while benefiting from diversification strategies that reduce risk.

Guardian's portfolio managers employ a disciplined investment decision-making process, which is fundamentally based on proprietary research and analysis. Our investment professionals are prepared to respond quickly after conducting thorough analysis.

The investment management process also carefully integrates asset maturities in a manner consistent with prudent funding of insurance liabilities. Our process is designed to optimize risk/reward profiles and deliver consistent financial results. Guardian actively manages its investments and does so with the benefit of specialist teams of experienced professionals that conduct their own thorough independent research and analysis. Valuation analysis and investment decisions are based on our own appraisals, and do not rely on third-party or rating agency credit opinions.

Our investment process proved to be critical in successfully navigating the 2007 credit crisis and the market volatility that occurred during the second half of 2007. Guardian successfully avoided problems with sub-prime and other complex structured investments that have contributed to recent market turmoil. While the markets were volatile in 2007 and many financial institutions reported billions in losses, Guardian not only avoided these problems, but also generated \$196 million in realized investment gains, contributing to our dividend payout.

Guardian's overall investment portfolio performed well in 2007. Our public equity portfolio returned approximately 12%, outperforming the S&P 500¹ by 6%. Guardian's public fixed income portfolio outperformed its benchmark and generated a return that came close to matching the return of the S&P 500. We were successful in identifying over \$1.6 billion in investment opportunities in the private debt and commercial loan markets at very attractive yields. We also identified approximately \$300 million of attractive real estate and private equity investments, which we expect will enhance future policyholder dividends.

Results from Operations

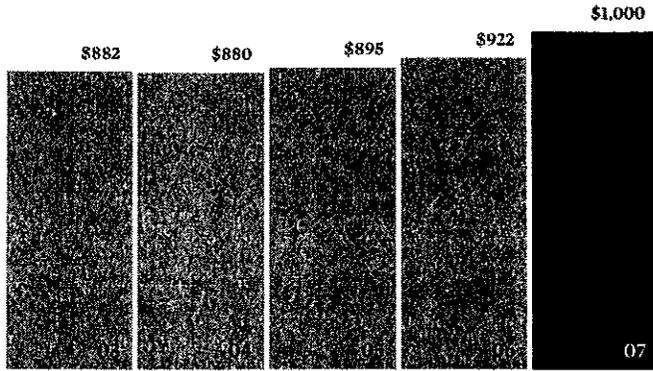
In 2007, Guardian continued to successfully operate for the benefit of our policyholders. Our total benefits and dividends paid to policyholders increased to \$6.5 billion, reflecting our overall business growth.

For the last three years, all of our core businesses were profitable on a statutory income basis. Additionally, our assets under management have grown significantly as a result of our acquisition of a majority interest in RS Investments in 2006, as well as our competitive products. Our retirement assets under management, including mutual funds, variable annuities, and pension plans, were \$22.7 billion at the end of 2007, up \$1.2 billion since 2006.

¹ The S&P 500 Index is an unmanaged index of 500 primarily large-cap U.S. stocks that is generally considered to be representative of the performance of U.S. stock market activity. The S&P 500 Index is not available for direct investment.

Our earnings trends have been very strong, as 2007 was the third straight year of record earnings. In 2007, our pre-tax statutory gain from operations before payment of policyholder dividends was \$1 billion, up from \$922 million in 2006.

**Statutory Pre-tax
Operating Income
Before Dividends**
Results in \$ millions



Condensed Statutory Basis Balance Sheets

<i>As of December 31 (in millions)</i>	2007	2006
Admitted assets		
Bonds	\$ 17,064	\$ 16,478
Unaffiliated common and preferred stocks	2,120	1,958
Investments in affiliates	845	797
Mortgage loans	8,111	1,741
Real estate	168	128
Policy loans	2,079	1,868
Other invested assets	583	494
Cash and short-term investments	385	380
Total invested assets	26,375	24,786
Due and accrued investment income	254	252
Premiums deferred and uncollected	879	754
Net deferred tax asset	520	520
Other assets	196	203
Total admitted assets	\$ 28,328	\$ 26,719
Liabilities and surplus		
Reserves for policy benefits	\$ 20,317	\$ 19,480
Policyholder dividends payable and other contract liabilities	1,810	1,894
Interest maintenance reserve	255	311
Asset valuation reserve	543	503
Amounts due to brokers and other liabilities	1,152	1,041
Total liabilities	24,577	23,229
Surplus	3,751	3,490
Total liabilities and surplus	\$ 28,328	\$ 26,719

Results of Guardian Life Only (Not Consolidated)

1. Certain amounts from 2006 have been reclassified to conform to the current year presentation.

The condensed financial statements of The Guardian Life Insurance Company of America have been derived from audited statutory financial statements, which are available upon request.

Condensed Statutory Basis Statement of Operations

<i>For the Year Ended December 31 (in millions)</i>	2007	2006
Revenues		
Premiums, annuity considerations, and fund deposits	\$ 5,929	\$ 6,005
Net investment income	1,438	1,507
Other income	281	439
Total revenue	7,648	7,951
Benefits and expenses		
Benefit payments to policyholders and beneficiaries	3,682	3,601
Net additions to policy benefit reserves	1,836	1,406
Commissions and operating expenses	1,630	182
Total benefits and expenses	7,148	5,189
Gain from operations before taxes and dividends	1,000	922
Policyholder dividends	651	619
Gain from operations before taxes	349	303
Income tax expense	150	12
Net gain from operations	199	291
Net realized capital gains after tax	73	115
Net income	\$ 272	\$ 406

*Guardian provides
solutions for life
through our nationwide
networks of General
Agencies and Regional
Group Offices.*

LISTINGS



General Agencies

Alabama

Mobile

Adams & Associates, Inc.
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Jeffrey P. Adams, CLU, ChFC

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Phoenix

John Driscoll & Company, Inc.
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John M. Driscoll, CLU

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James Hill
Director, Marketing & Sales
(800) 832-9555

Seattle

One Union Square
600 University Street, Suite 1600
Seattle, WA 98101
John Pressley, Regional Director
(800) 432-0417

Southern California

19000 MacArthur Blvd., Suite 200
Irvine, CA 92612
Joseph Steinhilber
Director, Marketing & Sales
(800) 662-6464

St. Louis

Three City Plaza Drive, Suite 400
St. Louis, MO 63141
Michael Calhoun, Regional Director
(800) 962-2643

Syracuse

5784 Widewaters Parkway
DeWitt, NY 13214
Matthew McManney
Regional Director
(800) 845-0278

Tulsa

Richmond Plaza
4200 East Shally Drive, Suite 680
Tulsa, OK 74138
Gaillet Hart, Regional Manager
(800) 227-0038

Washington, D.C.

6161 Maple Lawn Blvd., Suite 100
Maple Lawn, MD 20720
John Feenox
Director, Marketing & Sales
(800) 945-6584

Important Information

The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation that is a wholly owned subsidiary of The Guardian Life Insurance Company of America, issues annuities and variable life insurance policies. Variable annuities, variable life insurance products, and mutual funds are offered through the distributor Guardian Investor Services LLC (GIS). GIAC and GIS are located at 7 Hanover Square, New York, NY 10004 (1-800-221-3253).

Annuities are long-term investment vehicles designed for retirement purposes. Withdrawals or surrenders may be subject to surrender charges. Amounts withdrawn may be subject to ordinary income tax and possible mandatory Federal income tax withholding and, if taken prior to age 59 1/2, a 10% IRS penalty may also apply. Withdrawals have the effect of reducing the death benefit, cash surrender value, and any living benefits.

Variable products and their underlying variable investment options, and mutual funds, are sold by prospectus only. You should carefully consider the investment company's investment objectives, risks, charges, and expenses before making an investment decision. The prospectus contains this and other important information. Please read the prospectus carefully before investing by sending money. You may obtain a prospectus by contacting your Park Avenue Securities registered representative or by calling 1-800-221-3253.

The Living Balance Sheet® is a registered trademark of The Guardian Life Insurance Company of America, New York, NY. The Living Balance Sheet displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by the electronic feed from the client's financial institution(s). Valuations provided by electronic feeds reflect the most current information provided by the financial institution(s) as of the date and time noted, but can reflect valuations from an earlier date and time.

Securities products and services are offered through Park Avenue Securities LLC (PAS) and Guardian Investor Services LLC (GIS), 7 Hanover Square, New York, NY 10004. GIS is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY. PAS is a wholly owned subsidiary of GIAC, New York, NY.

GIS and PAS are members of FINRA, SIPC.

Past performance does not guarantee future results. Investments offered through GIAC, GIS, and PAS are not deposits or obligations of, or guaranteed or endorsed by, any bank or depository institution, nor are they insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, the National Credit Union Association, or any other agency. Mutual funds and variable products involve risk, including loss of the principal amount invested. Investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the amount originally invested.

Disability income and Long Term Care products are underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY, or The Guardian Life Insurance Company of America.

The ratings earned by The Guardian Life Insurance Company of America do not apply to the investments issued by GIAC or offered through GIS and PAS.

Dividends are not guaranteed and are declared annually by the Board of Directors.

Financial information concerning The Guardian Life Insurance Company of America as of 12/31/07 on a statutory basis: Admitted Assets = \$26.3 Billion; Liabilities = \$24.6 Billion (including \$20.8 Billion of Reserves); and Capital and Surplus = \$3.7 Billion.

Financial information concerning The Guardian Insurance & Annuity Company, Inc. as of 12/31/07 on a statutory basis: Admitted Assets = \$10.4 Billion; Liabilities = \$10.2 Billion (including \$10.2 Billion of Reserves); and Capital and Surplus = \$0.2 Billion.

Financial information concerning The Berkshire Life Insurance Company of America as of 12/31/07 on a statutory basis: Admitted Assets = \$1.2 Billion; Liabilities = \$1.0 Billion (including \$1.0 Billion of Reserves); and Capital and Surplus = \$0.4 Billion.

Officers and Board of Directors

Senior Officers

Dennis J. Manning, CLU, ChFC
President and
Chief Executive Officer

K. Rene Baldwin
Executive Vice President
Group Insurance

Robert E. Broatch, CPA
Executive Vice President and
Chief Financial Officer

Joseph A. Caruso
Executive Vice President and
Corporate Secretary

Armand M. De Palo, FSA, MAAA
Executive Vice President
and Corporate Actuary

D. Scott Doff
Executive Vice President
Retirement Products and Services

Gary B. Lenderink
Executive Vice President
Risk Management Products

Margaret W. Skinner
Executive Vice President
Individual Products Distribution

Thomas G. Sorell, CFA
Executive Vice President
and Chief Investment Officer

David W. Allen, FSA
Senior Vice President
Individual Markets

Dennis P. Mosticchio
Senior Vice President
Group Pensions

Barbara L. Snyder, FSA, MAAA, ID
Senior Vice President
Chief Actuary

Donald R. Sullivan, Jr., CFP
Senior Vice President
Park Avenue Securities and
Equity Administration

John Pehiso, JD, CLU
Vice President and
General Counsel

Independent Accountants
PricewaterhouseCoopers LLP
New York, NY

Directors

Lloyd E. Campbell
Managing Director,
Kohlschill, Inc.

Joseph A. Caruso
Executive Vice President and
Corporate Secretary,
The Guardian Life Insurance
Company of America

John B. Caswell
President and
Chief Executive Officer,
The Omnia Group, Inc.

Richard S. Cavanaugh
Former President and
Chief Executive Officer,
The Conference Board

Kay Knight Clarke
President,
Templeton, Ltd.

James E. Daley
Retired Executive Vice President,
Electronic Data Systems
Corporation

Deborah J. Duncan
Executive Vice President and
Chief Financial Officer,
Fremont Group

Leo R. Fritig, CLU
Former Chairman of the Board,
The Guardian Life Insurance
Company of America

Paul B. Guenther
Retired President,
Prime Washer Group, Inc.

James A. Kennedy
Retired Chairman and
Chief Executive Officer,
National Starch &
Chemical Corporation

Dennis J. Manning, CLU, ChFC
President and
Chief Executive Officer,
The Guardian Life Insurance
Company of America

Joseph D. Sargent, CLU
Former Chairman of the Board,
The Guardian Life Insurance
Company of America

Eric R. Shilback
Former Chief of Staff,
United States Army

John A. Somers
Former Executive Vice President and
Retired Head of Fixed Income and
Real Estate,
Teachers Insurance and
Annuity Association

Donald O. Watts, III
Director,
Office of Executive-in-Residence
and Adjunct Professor,
Columbia University
Graduate School of Business

How You Can Reach Us

For questions or help with any of your financial needs:

Please call toll-free

Monday - Friday, 8 a.m. to 5 p.m. (ET)

(866) 425-4542

Or visit our Website at:

www.GuardianLife.com

Guardian Subsidiaries And Affiliates

Berkshire Life Insurance Company of America (BLICOA)

Park Avenue Securities LLC

Guardian Beilleville Clifford Limited

The Guardian Insurance & Annuity Company, Inc. (GIAC)

Guardian Investor Services LLC (GIS)

RS Investment Management Co. LLC

Guardian Trust Company, FSB

Innovative Underwriters, Inc.

Managed Dental Care (California)

Managed Dental Guard, Inc. (New Jersey)

Managed Dental Guard, Inc. (Texas)

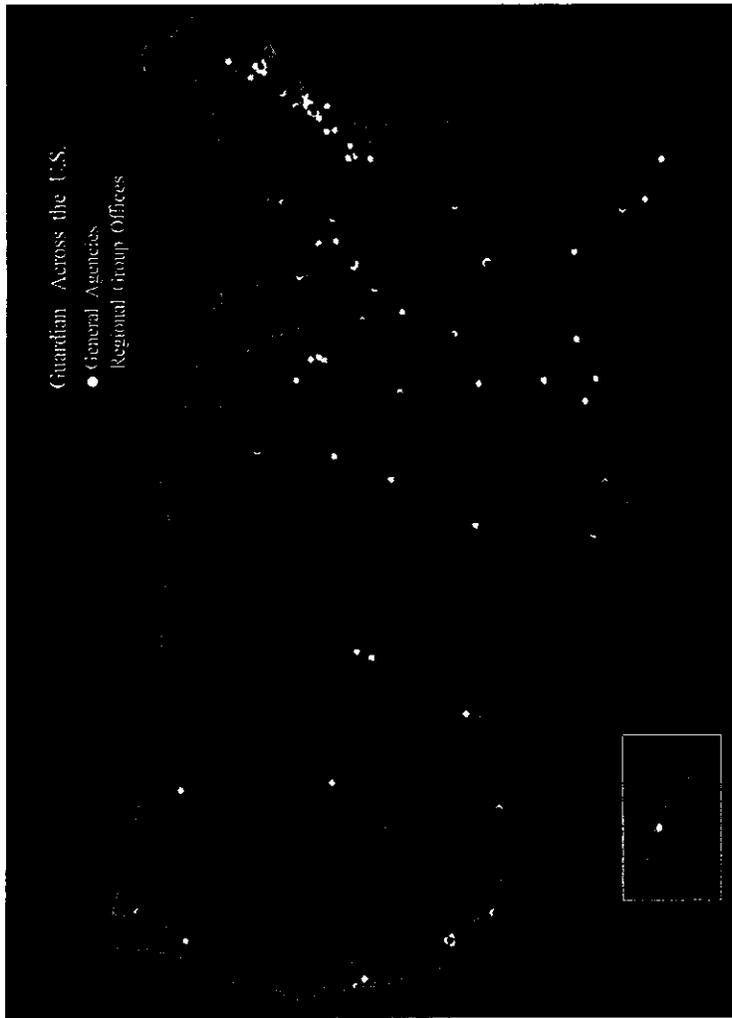
Park Avenue Life Insurance Company

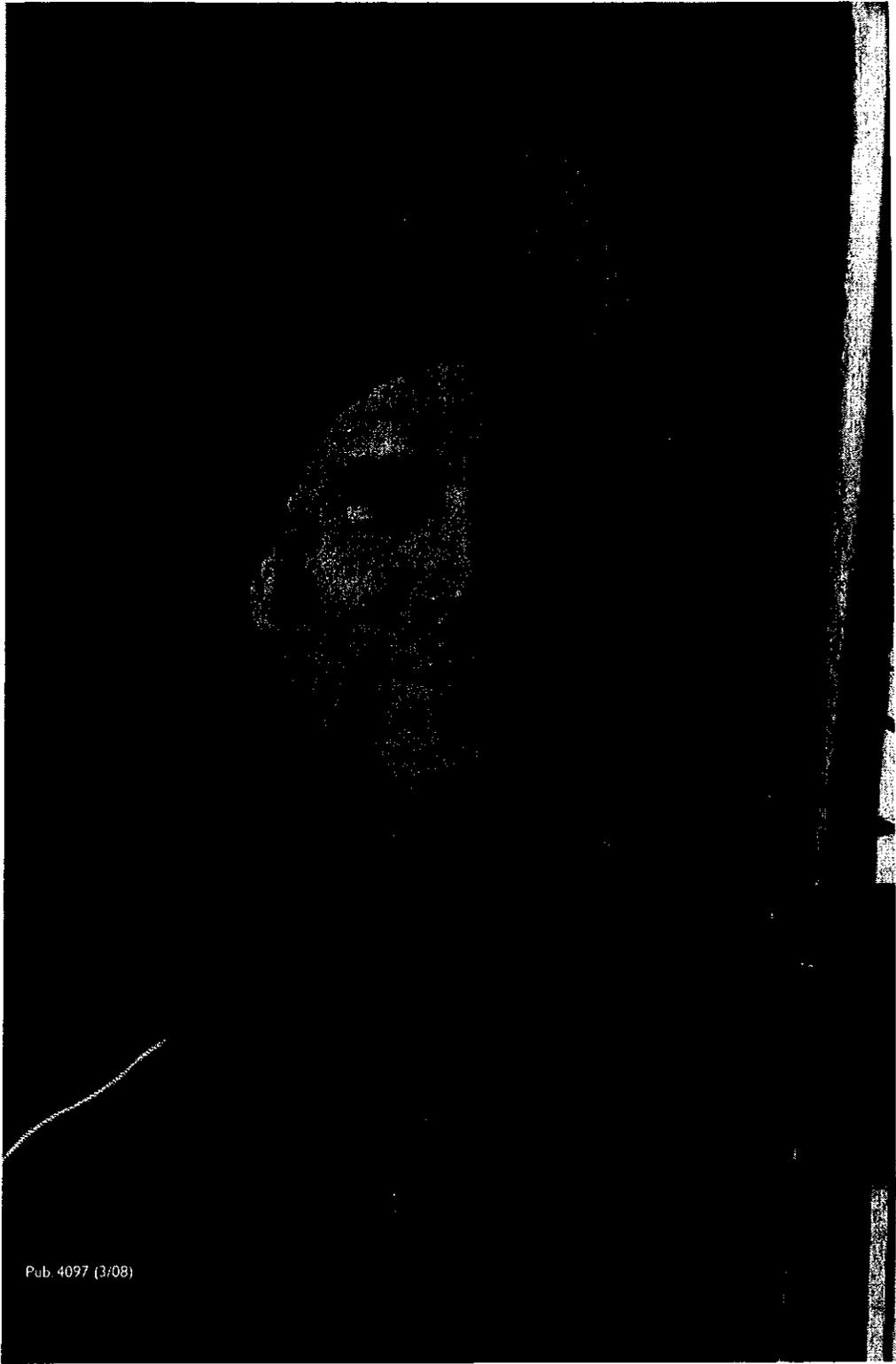
First Commonwealth, Inc.

Guardian is an Equal Opportunity Employer

Guardian Across the U.S.

- General Agencies
- Regional Group Offices





Pub. 4097 (3/08)



GUARDIAN

The Guardian Life Insurance
Company of America
7 Hanover Square
New York, NY 10004-4025
www.GuardianLife.com



www.GuardianAnytime.com

Planholder Name
ACME Unlimited Incorporated

YOUR ID IS THE SUBSCRIBER'S SOCIAL SECURITY NUMBER

DentalGuard Plan
Group Plan ID: G-00 123456



GUARDIAN



www.GuardianAnytime.com

Planholder Name
ACME Unlimited Incorporated

YOUR ID IS THE SUBSCRIBER'S SOCIAL SECURITY NUMBER

DentalGuard Plan
Group Plan ID: G-00 123456



GUARDIAN

Customer Response 800-541-7846

Submit Claim to: **GUARDIAN
DENTALGUARD PREFERRED
P.O. BOX 2459
SPOKANE, WA 99210-2459**

Provider Selection:

You are free to decide which provider to use at any time. However, you can generally reduce your out-of-pocket expenses if you use a DentalGuard Preferred Network Provider. To find Network dentists in your area, consult your directory, visit us at our web site www.GuardianAnytime.com or contact us at the toll free number above.

See your Cert Book for a description of the benefits, terms, conditions, limitations and exclusions of coverage.

This card is for identification purposes only and does not guarantee eligibility to receive services.



www.GuardianAnytime.com

Customer Response 800-541-7846

Submit Claim to: **GUARDIAN
DENTALGUARD PREFERRED
P.O. BOX 2459
SPOKANE, WA 99210-2459**

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See your Cert Book for a description of the benefits, terms, conditions, limitations and exclusions of coverage.

This card is for identification purposes only and does not guarantee eligibility to receive services.



www.GuardianAnytime.com



GUARDIAN™

The Guardian Life Insurance Company of America

050093

IF YOU HAVE ANY QUESTIONS CONTACT:

P.O. BOX 2459 SPOKANE WA 99210-2459 (800) 541-7846 OR WWW.GLIC.COM



[Redacted]

CLAIM NO.: [Redacted]
EMPLOYEE NAME: [Redacted]
EMPLOYEE ID: [Redacted]
PATIENT NAME: [Redacted]
RELATIONSHIP: [Redacted]
PATIENT ACCT. NO.: [Redacted]
PLAN NO.: [Redacted]
PLANHOLDER: [Redacted]
PROVIDER: [Redacted]
DATE: 07/16/04

Table with 11 columns: LINE NO., SUBMITTED ADA CODE/DESCRIPTION, ALT CODE, TOOTH NO., DATE OF SERVICE, SUBMITTED CHARGE, CONSIDERED CHARGE, COVERED CHARGE, DEDUCTIBLE, PAYMENT RATE, BENEFIT. Rows include dental services like AMALGAM 2 and ROOT PLANING.

SERVICE LINE REMARKS

BENEFIT SUMMARY

BENEFITS ARE BASED ON THE USE OF A NON PARTICIPATING PROVIDER.

- 2. DENTIST CONSULTANTS HAVE ADVISED THAT THE DOCUMENTATION SUBMITTED DOES NOT INDICATE BONE LOSS AND MIGRATION OF THE GINGIVAL ATTACHMENT TO WARRANT PERIODONTAL SCALING AND ROOT PLANING. AN APPEAL OF THIS DETERMINATION SHOULD BE ACCOMPANIED BY PREVIOUSLY SUBMITTED DOCUMENTATION AND MAY INCLUDE NEW OR ADDITIONAL INFORMATION. IN ORDER TO FACILITATE A COMPREHENSIVE REVIEW, PLEASE SUBMIT ANY AND ALL DIAGNOSTIC MATERIALS YOU BELIEVE WILL SUPPORT THE APPROVAL OF THIS SERVICE.
3. DENTIST CONSULTANTS HAVE ADVISED THAT THE DOCUMENTATION SUBMITTED DOES NOT INDICATE BONE LOSS AND MIGRATION OF THE GINGIVAL ATTACHMENT TO WARRANT PERIODONTAL SCALING AND ROOT PLANING. AN APPEAL OF THIS DETERMINATION SHOULD BE ACCOMPANIED BY PREVIOUSLY SUBMITTED DOCUMENTATION AND MAY INCLUDE NEW OR ADDITIONAL INFORMATION. IN ORDER TO FACILITATE A COMPREHENSIVE REVIEW, PLEASE SUBMIT ANY AND ALL...

Table with 2 columns: Description and Amount. Rows include TOTAL BENEFIT PAYABLE, HIGHER ALLOWABLE, PAID BY OTHER INSURANCE, ADJUSTMENTS, TOTAL BENEFITS PAID, PATIENT RESPONSIBILITY.

YOU HAVE REACHED \$50.00 OF YOUR INDIVIDUAL DEDUCTIBLE OF \$50.00 FOR BENEFIT YEAR BEGINNING 01/01/04. YOU HAVE REACHED \$220.00 OF YOUR INDIVIDUAL MAXIMUM OF \$1,000.00 FOR BENEFIT YEAR BEGINNING 01/01/04.

IMPORTANT! SAVE THIS STATEMENT FOR TAX PURPOSES. SEE REVERSE SIDE FOR IMPORTANT NOTICES.

CHECK NO., AMOUNT

AND PAYEE:

DIAGNOSTIC MATERIALS YOU BELIEVE WILL SUPPORT THE APPROVAL OF THIS SERVICE.

- 4. DENTIST CONSULTANTS HAVE ADVISED THAT THE DOCUMENTATION SUBMITTED DOES NOT INDICATE BONE LOSS AND MIGRATION OF THE GINGIVAL ATTACHMENT TO WARRANT PERIODONTAL SCALING AND ROOT PLANING. AN APPEAL OF THIS DETERMINATION SHOULD BE ACCOMPANIED BY PREVIOUSLY SUBMITTED DOCUMENTATION AND MAY INCLUDE NEW OR ADDITIONAL INFORMATION. IN ORDER TO FACILITATE A COMPREHENSIVE REVIEW, PLEASE SUBMIT ANY AND ALL DIAGNOSTIC MATERIALS YOU BELIEVE WILL SUPPORT THE APPROVAL OF THIS SERVICE.
5. DENTIST CONSULTANTS HAVE ADVISED THAT THE DOCUMENTATION SUBMITTED DOES NOT INDICATE BONE LOSS AND MIGRATION OF THE GINGIVAL ATTACHMENT TO WARRANT PERIODONTAL SCALING AND ROOT PLANING. AN APPEAL OF THIS DETERMINATION SHOULD BE ACCOMPANIED BY PREVIOUSLY SUBMITTED DOCUMENTATION AND MAY INCLUDE NEW OR ADDITIONAL INFORMATION. IN ORDER TO FACILITATE A COMPREHENSIVE REVIEW, PLEASE SUBMIT ANY AND ALL DIAGNOSTIC MATERIALS YOU BELIEVE WILL SUPPORT THE APPROVAL OF THIS SERVICE.

SEE FOLLOWING PAGE FOR FURTHER EXPLANATIONS.

EMPLOYEE COPY



The Guardian Life Insurance Company of America

IF YOU HAVE ANY QUESTIONS CONTACT:

P.O. BOX 2459 SPOKANE WA 99210-2459 (800) 541-7846 OR WWW.GLIC.COM



[Redacted]

CLAIM NO.: [Redacted]
EMPLOYEE NAME: [Redacted]
EMPLOYEE ID: [Redacted]
PATIENT NAME: [Redacted]
RELATIONSHIP: [Redacted]
PATIENT ACCT. NO.: [Redacted]
PLAN NO.: [Redacted]
PLANHOLDER: [Redacted]
PROVIDER: [Redacted]
DATE: 07/16/04

SERVICE LINE REMARKS (CONTINUED):

IF YOU HAVE ANY QUESTIONS OR COMMENTS CONCERNING THIS CLAIM, PLEASE CONTACT US AT THE ABOVE 1-800 NUMBER.

SHOULD YOU WISH TO TAKE THIS MATTER UP WITH THE NEW YORK STATE INSURANCE DEPARTMENT, YOU MAY WRITE OR VISIT THE CONSUMER SERVICES BUREAU, NEW YORK STATE INSURANCE DEPARTMENT, ONE COMMERCE PLAZA, ALBANY, NY 12257.

DUE TO A DENIAL, IN WHOLE OR PART, OF THIS CLAIM, IN ACCORDANCE WITH NEW YORK STATE INSURANCE LAW, ARTICLE 4903, THE INSURED, INSURED'S DESIGNEE AND IN CONNECTION WITH RETROSPECTIVE DETERMINATIONS, THE INSURED'S DENTIST, ARE ENTITLED TO THE FOLLOWING RIGHTS OF APPEAL. (SEE CLINICAL RATIONALE FOR DENIAL ON THE PREVIOUS EXPLANATION OF BENEFIT PAGES)

STANDARD FIRST LEVEL INTERNAL APPEAL--- AN APPEAL MAY BE INITIATED IN WRITING TO THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, GRIEVANCE DEPARTMENT, POBOX 2457, SPOKANE, WASHINGTON, 99210-2457 OR BY CALLING 1-800-541-7846. PLEASE SUBMIT ANY AND ALL DOCUMENTATION THAT SUPPORTS THIS PROCEDURE. A CLINICAL PEER REVIEWER, WITH THE APPROPRIATE EXPERTISE, NOT INVOLVED IN THE PREVIOUS DETERMINATION, WILL REVIEW THE CLAIM. WRITTEN ACKNOWLEDGEMENT OF THE APPEAL WILL BE PROVIDED WITHIN 15 DAYS OF RECEIPT. A DETERMINATION WILL BE MADE WITHIN 60 DAYS OF RECEIPT OF ALL NECESSARY INFORMATION. NOTIFICATION OF RENDERED DETERMINATION WILL BE MADE WITHIN 2 BUSINESS DAYS OF THE DECISION. AN ADVERSE DETERMINATION UPHOLD, ON APPEAL, IS CONSIDERED A FINAL ADVERSE DETERMINATION.

STANDARD SECOND LEVEL INTERNAL APPEAL--- MAY BE REQUESTED IN RESPONSE TO AN ADVERSE DETERMINATION OF THE FIRST LEVEL INTERNAL APPEAL. PLEASE SUBMIT ANY AND ALL DOCUMENTATION THAT SUPPORTS THE PROCEDURE. A CLINICAL PEER REVIEWER WITH THE APPROPRIATE EXPERTISE, NOT INVOLVED IN THE PREVIOUS DETERMINATIONS, WILL REVIEW THE CLAIM. WRITTEN ACKNOWLEDGEMENT OF THE APPEAL WILL BE PROVIDED WITHIN 15 DAYS OF RECEIPT. A DETERMINATION WILL BE MADE WITHIN 60 DAYS OF RECEIPT OF ALL NECESSARY INFORMATION. NOTIFICATION OF RENDERED DETERMINATION WILL BE MADE WITHIN 2 BUSINESS DAYS OF THE DECISION.

OR

EXTERNAL APPEAL--- INSUREDS, AND IN THE CASE OF A RETROSPECTIVE FINAL ADVERSE DETERMINATION, AN INSURED'S DENTIST, HAVE THE RIGHT TO REQUEST AN EXTERNAL APPEAL OF A FINAL ADVERSE DETERMINATION. AN EXTERNAL APPEAL MAY ALSO BE REQUESTED IF THE INSURED AND GUARDIAN JOINTLY AGREE TO WAIVE THE INTERNAL APPEAL PROCESS. WRITTEN NOTIFICATION OF THE AGREEMENT TO SUCH A WAIVER AND THE FINAL ADVERSE DETERMINATION WILL BE PROVIDED WITHIN 24 HOURS OF THE AGREEMENT.

- WITHIN 45 DAYS OF RECEIPT OF THE FINAL ADVERSE DETERMINATION (ADVERSE RESPONSE TO FIRST LEVEL INTERNAL APPEAL), A WRITTEN REQUEST OF APPEAL, INCLUDING ANY AND ALL INFORMATION, MAY BE SENT TO THE NEW YORK STATE INSURANCE DEPARTMENT. YOU ARE NOT REQUIRED TO FILE A SECOND LEVEL INTERNAL APPEAL WITH GUARDIAN.

--- THE 45-DAY TIME FRAME FOR REQUESTING AN EXTERNAL APPEAL, WITH THE STATE, BEGINS UPON YOUR RECEIPT OF THE FINAL ADVERSE DETERMINATION. ONCE THE 45 DAYS EXPIRES YOU WILL NO LONGER BE ELIGIBLE TO FILE AN EXTERNAL APPEAL WITH THE STATE.

BY CHOOSING TO REQUEST A SECOND LEVEL INTERNAL APPEAL, THE 45-DAY TIMEFRAME REQUIRED FOR AN



The Guardian Life Insurance Company of America

050092

IF YOU HAVE ANY QUESTIONS CONTACT:

P.O. BOX 2459 SPOKANE WA 99210-2459 (800) 541-7846 OR WWW.GLIC.COM



[Redacted]

CLAIM NO.: [Redacted]
EMPLOYEE NAME: [Redacted]
EMPLOYEE ID: [Redacted]
PATIENT NAME: [Redacted]
RELATIONSHIP: [Redacted]
PATIENT ACCT. NO.: [Redacted]
PLAN NO.: [Redacted]
PLANHOLDER: [Redacted]
PROVIDER: [Redacted]
DATE: 07/16/04

SERVICE LINE REMARKS (CONTINUED):

EXTERNAL APPEAL MAY EXPIRE.

FOR EACH EXTERNAL APPEAL, GUARDIAN WILL CHARGE A FEE OF \$50.00. THIS FEE MUST ACCOMPANY THE EXTERNAL APPEAL REQUEST. THE FEE WILL BE REFUNDED IF THE EXTERNAL APPEAL OVERTURNS THE FINAL ADVERSE DETERMINATION. A FEE CANNOT BE CHARGED IF THE ENROLLEE IS A RECIPIENT OF MEDICAL ASSISTANCE OR IF IT IS DETERMINED THAT THE FEE WOULD POSE A HARDSHIP TO THE INSURED.

AN INSURED, AN INSURED'S DESIGNEE AND IN CONNECTION WITH RETROSPECTIVE DETERMINATIONS, THE INSURED'S DENTIST HAVE THE RIGHT TO AN EXTERNAL APPEAL OF A FINAL ADVERSE DETERMINATION WHEN A COVERED BENEFIT HAS BEEN DENIED AS NOT MEDICALLY NECESSARY, OR CONSIDERED TO BE EXPERIMENTAL OR INVESTIGATIONAL.

INTERNAL EXPEDITED APPEAL--- MAY BE INITIATED DUE TO AN ADVERSE DETERMINATION INVOLVING CONTINUED CARE, ADDITIONAL SERVICES, ONGOING TREATMENTS AND SITUATIONS WHERE THE DENTIST BELIEVES AN IMMEDIATE APPEAL IS WARRANTED, EXCLUDING RETROSPECTIVE DETERMINATIONS. A CLINICAL PEER REVIEWER, WITH THE APPROPRIATE EXPERTISE, NOT INVOLVED IN THE PREVIOUS DETERMINATION, WILL REVIEW THE CLAIM. A DETERMINATION WILL BE MADE WITHIN 2 BUSINESS DAYS OF RECEIPT OF ALL NECESSARY INFORMATION. NOTIFICATION OF RENDERED DETERMINATION WILL BE MADE WITHIN 24 HOURS OF THE DECISION. EXPEDITED APPEALS NOT RESOLVED IN FAVOR OF THE INSURED MAY BE APPEALED THROUGH THE STANDARD OR EXTERNAL APPEAL PROCESS INDICATED ABOVE.

EXTERNAL EXPEDITED APPEAL--- MAY BE INITIATED IF YOUR DENTIST INDICATES THAT A DELAY IN PROVIDING A DENTAL SERVICE WOULD SERIOUSLY THREATEN YOUR HEALTH. THE EXTERNAL EXPEDITED APPEAL WILL BE COMPLETED BY THE STATE WITHIN 3 DAYS OF RECEIVING ALL NECESSARY INFORMATION.

THE INSURED OR THE INSURED'S DESIGNEE HAVE THE RIGHT TO REQUEST THE CLINICAL REVIEW CRITERIA RELIED UPON TO MAKE THE ADVERSE DETERMINATION.

YOU MAY CONTACT THE NEW YORK STATE INSURANCE DEPARTMENT, CONSUMER SERVICES BUREAU, ONE COMMERCE PLAZA, ALBANY, NEW YORK, 12257 OR AT 1-800-400-8882. YOU MAY ALSO CONTACT THEM BY VISITING THEIR WEB SITES AT WWW.INS.STATE.NY.US OR WWW.HEALTH.STATE.NY.US.



The Guardian Life Insurance
Company of America

IF YOU HAVE
ANY QUESTIONS
CONTACT:

P.O. BOX 2459
SPOKANE WA 99210-2459
(800) 541-7846



[REDACTED]

CLAIM NO.: [REDACTED]
 EMPLOYEE NAME: [REDACTED]
 EMPLOYEE ID: [REDACTED]
 PATIENT NAME: [REDACTED]
 RELATIONSHIP: [REDACTED]
 PATIENT ACCT. NO.: [REDACTED]
 PLAN NO.: [REDACTED]
 PLANHOLDER: [REDACTED]
 PROVIDER: [REDACTED]
 DATE: 07/20/04

LINE NO.	SUBMITTED ADA CODE/DESCRIPTION	ALT CODE	TOOTH NO.	DATE OF SERVICE	SUBMITTED CHARGE	CONSIDERED CHARGE	COVERED CHARGE	DEDUCTIBLE	PAYMENT RATE	BENEFIT
1	D4260/OSSEOUS SURGRY		UR	05/13/04	755.00	591.00	0.00		100%	0.00
2	09999/UNSPCIFIED	D9999		05/13/04	0.00	0.00	0.00		100%	0.00
				TOTALS	755.00	591.00	0.00		0.00	0.00

SERVICE LINE REMARKS

A DENTALGUARDPARTICIPATINGDENTIST HAS BEEN UTILIZED.
 INTIAL REVIEW REMAINS THE SAME, LETTER TO FOLLOW ****

- DENTIST CONSULTANTSHAVE ADVISED THAT THE DOCUMENTATIONSUBMITTED DOES NOT INDICATE THE NECESSITY FOR OSSEOUS SURGERY FOR THIS QUADRANT BECAUSE OF INSUFFICIENT BONE LOSS AND POCKET DEPTH. AN APPEAL OF THIS DETERMINATION SHOULD BE ACCOMPANIED BY PREVIOUSLY SUBMITTED DOCUMENTATION AND MAY INCLUDE NEW OR ADDITIONAL INFORMATION. IN ORDER TO FACILITATE A COMPREHENSIVE REVIEW, PLEASE SUBMIT ANY AND ALL DIAGNOSTIC MATERIALS YOU BELIEVE WILL SUPPORT THE APPROVAL OF THIS SERVICE.
- THIS CLAIM HAS BEEN RE-REVIEWED BY INDEPENDENT DENTAL CONSULTANTS.

BENEFIT SUMMARY

TOTAL BENEFIT PAYABLE.....\$	0.00
HIGHER ALLOWABLE.....	0.00
PAID BY OTHER INSURANCE...	0.00
ADJUSTMENTS.....	0.00
TOTAL BENEFITS PAID.....\$	0.00
PATIENT RESPONSIBILITY.....	591.00

PROVIDER NOTIFICATION

BENEFITS ARE NOT PAYABLE AT THIS TIME FOR THE REASON(S) STATED ABOVE. WE ARE SENDING YOU A COPY OF THIS "EXPLANATION OF BENEFITS" FORM FOR INFORMATIONAL PURPOSES ONLY.

YOU HAVE REACHED \$50.00 OF YOUR INDIVIDUAL DEDUCTIBLE OF \$50.00 FOR BENEFIT YEAR BEGINNING 01/01/04.
 YOU HAVE REACHED \$564.00 OF YOUR INDIVIDUAL MAXIMUM OF \$1,500.00 FOR BENEFIT YEAR BEGINNING 01/01/04.

SEE FOLLOWING PAGE FOR FURTHER EXPLANATIONS.



The Guardian Life Insurance Company of America

IF YOU HAVE ANY QUESTIONS CONTACT:

P.O. BOX 2459 SPOKANE WA 99210-2459 (800) 541-7846



[Redacted]

CLAIM NO.: [Redacted]
EMPLOYEE NAME: [Redacted]
EMPLOYEE ID: [Redacted]
PATIENT NAME: [Redacted]
RELATIONSHIP: [Redacted]
PATIENT ACCT. NO.: [Redacted]
PLAN NO.: [Redacted]
PLANHOLDER: [Redacted]
PROVIDER: [Redacted]
DATE: 07/20/04

SERVICE LINE REMARKS (CONTINUED):

IF YOU HAVE ANY QUESTIONS OR COMMENTS CONCERNING THIS CLAIM, PLEASE CONTACT US AT THE ABOVE 1-800 NUMBER.

SHOULD YOU WISH TO TAKE THIS MATTER UP WITH THE NEW YORK STATE INSURANCE DEPARTMENT, YOU MAY WRITE OR VISIT THE CONSUMER SERVICES BUREAU, NEW YORK STATE INSURANCE DEPARTMENT, ONE COMMERCE PLAZA, ALBANY, NY 12257.

DUE TO A DENIAL, IN WHOLE OR PART, OF THIS CLAIM, IN ACCORDANCE WITH NEW YORK STATE INSURANCE LAW, ARTICLE 4903, THE INSURED, INSURED'S DESIGNEE AND IN CONNECTION WITH RETROSPECTIVE DETERMINATIONS, THE INSURED'S DENTIST, ARE ENTITLED TO THE FOLLOWING RIGHTS OF APPEAL. (SEE CLINICAL RATIONALE FOR DENIAL ON THE PREVIOUS EXPLANATION OF BENEFIT PAGES)

STANDARD FIRST LEVEL INTERNAL APPEAL--- AN APPEAL MAY BE INITIATED IN WRITING TO THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, GRIEVANCE DEPARTMENT, POBOX 2457, SPOKANE, WASHINGTON, 99210-2457 OR BY CALLING 1-800-541-7846. PLEASE SUBMIT ANY AND ALL DOCUMENTATION THAT SUPPORTS THIS PROCEDURE. A CLINICAL PEER REVIEWER, WITH THE APPROPRIATE EXPERTISE, NOT INVOLVED IN THE PREVIOUS DETERMINATION, WILL REVIEW THE CLAIM. WRITTEN ACKNOWLEDGEMENT OF THE APPEAL WILL BE PROVIDED WITHIN 15 DAYS OF RECEIPT. A DETERMINATION WILL BE MADE WITHIN 60 DAYS OF RECEIPT OF ALL NECESSARY INFORMATION. NOTIFICATION OF RENDERED DETERMINATION WILL BE MADE WITHIN 2 BUSINESS DAYS OF THE DECISION. AN ADVERSE DETERMINATION UPHeld, ON APPEAL, IS CONSIDERED A FINAL ADVERSE DETERMINATION.

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OR

EXTERNAL APPEAL--- INSURED, AND IN THE CASE OF A RETROSPECTIVE FINAL ADVERSE DETERMINATION, AN INSURED'S DENTIST, HAVE THE RIGHT TO REQUEST AN EXTERNAL APPEAL OF A FINAL ADVERSE DETERMINATION. AN EXTERNAL APPEAL MAY ALSO BE REQUESTED IF THE INSURED AND GUARDIAN JOINTLY AGREE TO WAIVE THE INTERNAL APPEAL PROCESS. WRITTEN NOTIFICATION OF THE AGREEMENT TO SUCH A WAIVER AND THE FINAL ADVERSE DETERMINATION WILL BE PROVIDED WITHIN 24 HOURS OF THE AGREEMENT.

- WITHIN 45 DAYS OF RECEIPT OF THE FINAL ADVERSE DETERMINATION (ADVERSE RESPONSE TO FIRST LEVEL INTERNAL APPEAL), A WRITTEN REQUEST OF APPEAL, INCLUDING ANY AND ALL INFORMATION, MAY BE SENT TO THE NEW YORK STATE INSURANCE DEPARTMENT. YOU ARE NOT REQUIRED TO FILE A SECOND LEVEL INTERNAL APPEAL WITH GUARDIAN.

--- THE 45-DAY TIME FRAME FOR REQUESTING AN EXTERNAL APPEAL, WITH THE STATE, BEGINS UPON YOUR RECEIPT OF THE FINAL ADVERSE DETERMINATION. ONCE THE 45 DAYS EXPIRES YOU WILL NO LONGER BE ELIGIBLE TO FILE AN EXTERNAL APPEAL WITH THE STATE.

BY CHOOSING TO REQUEST A SECOND LEVEL INTERNAL APPEAL, THE 45-DAY TIMEFRAME REQUIRED FOR AN



The Guardian Life Insurance Company of America

IF YOU HAVE ANY QUESTIONS CONTACT:

P.O. BOX 2459 SPOKANE WA 99210-2459 (800) 541-7846



[REDACTED]

CLAIM NO.: [REDACTED]
EMPLOYEE NAME: [REDACTED]
EMPLOYEE ID: [REDACTED]
PATIENT NAME: [REDACTED]
RELATIONSHIP: [REDACTED]
PATIENT ACCT. NO.: [REDACTED]
PLAN NO.: [REDACTED]
PLANHOLDER: [REDACTED]
PROVIDER: [REDACTED]
DATE: 07/20/04

SERVICE LINE REMARKS (CONTINUED):

EXTERNAL APPEAL MAY EXPIRE.

FOR EACH EXTERNAL APPEAL, GUARDIAN WILL CHARGE A FEE OF \$50.00. THIS FEE MUST ACCOMPANY THE EXTERNAL APPEAL REQUEST. THE FEE WILL BE REFUNDED IF THE EXTERNAL APPEAL OVERTURNS THE FINAL ADVERSE DETERMINATION. A FEE CANNOT BE CHARGED IF THE ENROLLEE IS A RECIPIENT OF MEDICAL ASSISTANCE OR IF IT IS DETERMINED THAT THE FEE WOULD POSE A HARDSHIP TO THE INSURED.

AN INSURED, AN INSURED'S DESIGNEE AND IN CONNECTION WITH RETROSPECTIVE DETERMINATIONS, THE INSURED'S DENTIST HAVE THE RIGHT TO AN EXTERNAL APPEAL OF A FINAL ADVERSE DETERMINATION WHEN A COVERED BENEFIT HAS BEEN DENIED AS NOT MEDICALLY NECESSARY, OR CONSIDERED TO BE EXPERIMENTAL OR INVESTIGATIONAL.

INTERNAL EXPEDITED APPEAL--- MAY BE INITIATED DUE TO AN ADVERSE DETERMINATION INVOLVING CONTINUED CARE, ADDITIONAL SERVICES, ONGOING TREATMENTS AND SITUATIONS WHERE THE DENTIST BELIEVES AN IMMEDIATE APPEAL IS WARRANTED, EXCLUDING RETROSPECTIVE DETERMINATIONS. A CLINICAL PEER REVIEWER, WITH THE APPROPRIATE EXPERTISE, NOT INVOLVED IN THE PREVIOUS DETERMINATION, WILL REVIEW THE CLAIM. A DETERMINATION WILL BE MADE WITHIN 2 BUSINESS DAYS OF RECEIPT OF ALL NECESSARY INFORMATION. NOTIFICATION OF RENDERED DETERMINATION WILL BE MADE WITHIN 24 HOURS OF THE DECISION. EXPEDITED APPEALS NOT RESOLVED IN FAVOR OF THE INSURED MAY BE APPEALED THROUGH THE STANDARD OR EXTERNAL APPEAL PROCESS INDICATED ABOVE.

EXTERNAL EXPEDITED APPEAL--- MAY BE INITIATED IF YOUR DENTIST INDICATES THAT A DELAY IN PROVIDING A DENTAL SERVICE WOULD SERIOUSLY THREATEN YOUR HEALTH. THE EXTERNAL EXPEDITED APPEAL WILL BE COMPLETED BY THE STATE WITHIN 3 DAYS OF RECEIVING ALL NECESSARY INFORMATION.

THE INSURED OR THE INSURED'S DESIGNEE HAVE THE RIGHT TO REQUEST THE CLINICAL REVIEW CRITERIA RELIED UPON TO MAKE THE ADVERSE DETERMINATION.

YOU MAY CONTACT THE NEW YORK STATE INSURANCE DEPARTMENT, CONSUMER SERVICES BUREAU, ONE COMMERCE PLAZA, ALBANY, NEW YORK, 12257 OR AT 1-800-400-8882. YOU MAY ALSO CONTACT THEM BY VISITING THEIR WEB SITES AT WWW.INS.STATE.NY.US OR WWW.HEALTH.STATE.NY.US.