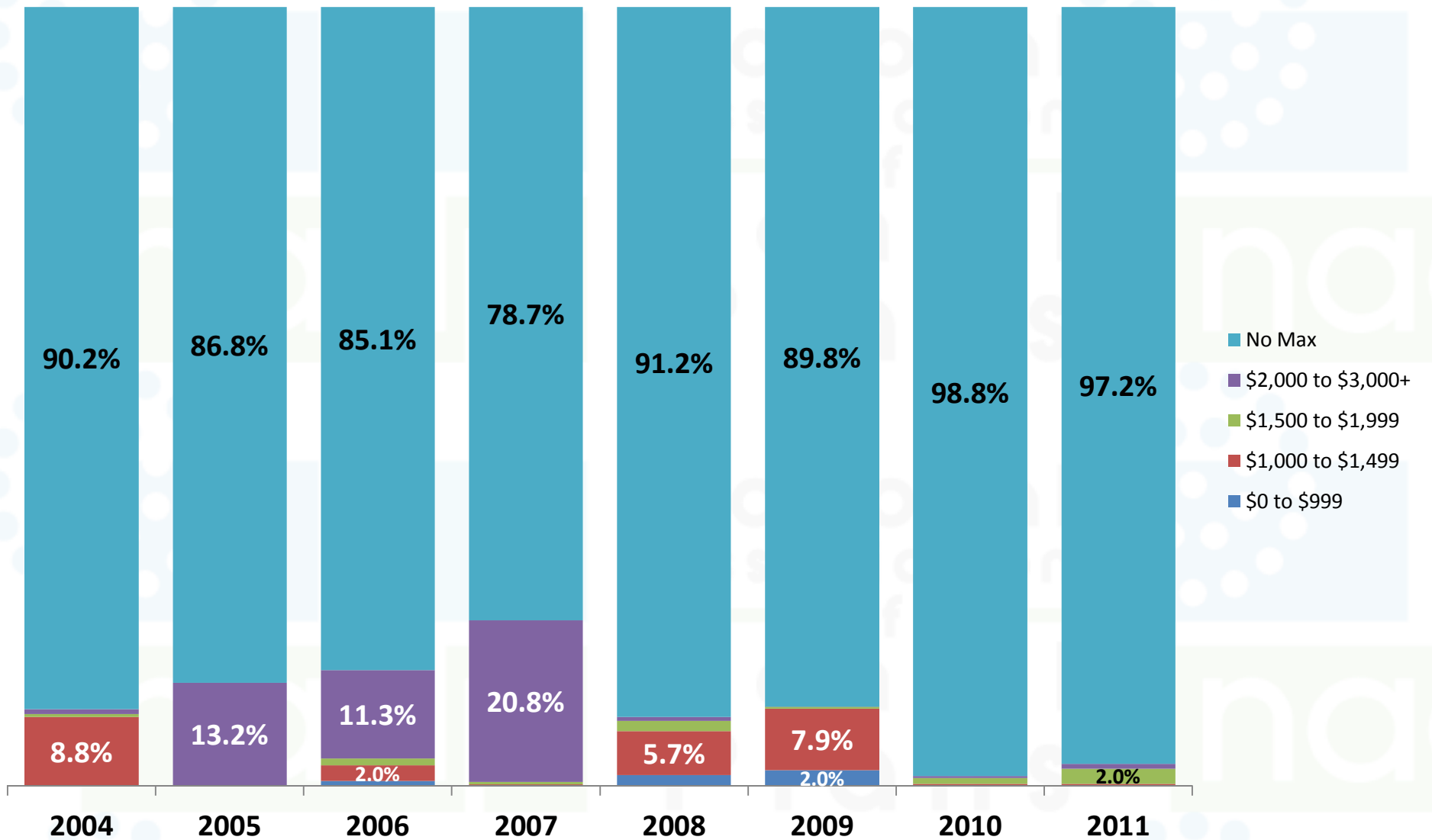
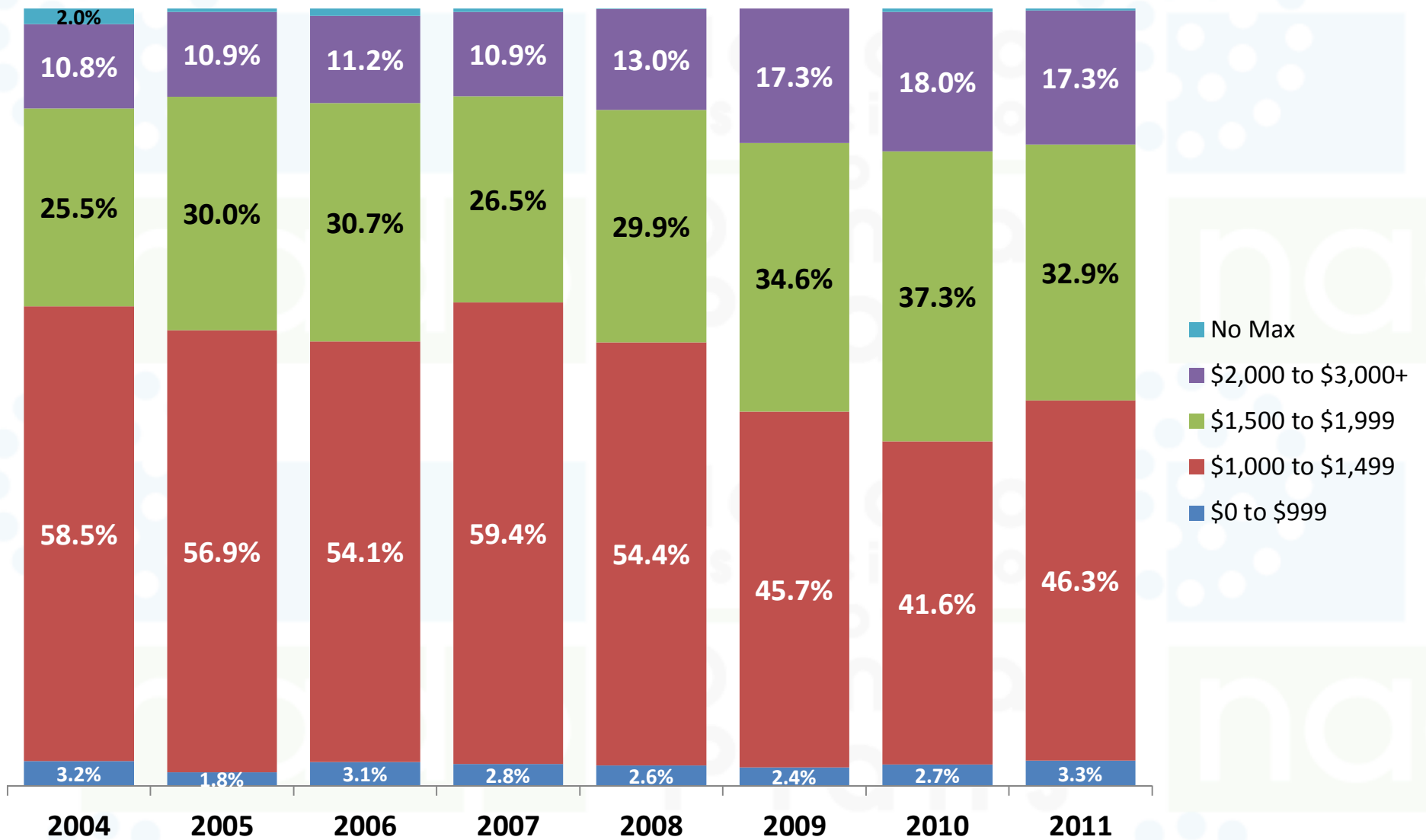


DHMO Annual Maximum Trend



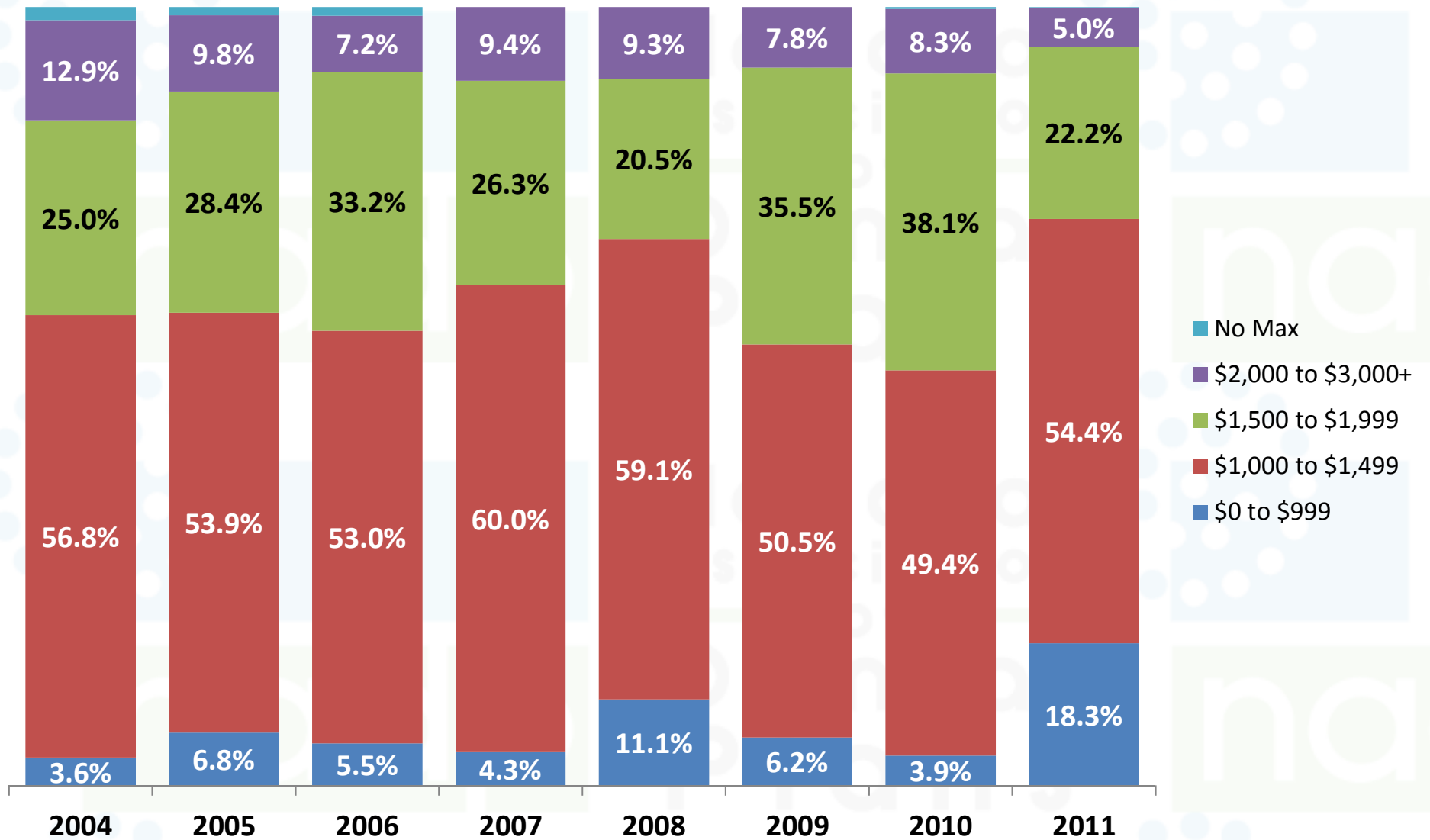
SOURCE: NADP Premium Trends Report, 2005-2010
 NADP Premium and Benefit Utilization Report, 2011-2012

DPPO Annual Maximum Trend



SOURCE: NADP Premium Trends Report, 2005-2010
 NADP Premium and Benefit Utilization Report, 2011-2012

Dental Indemnity Annual Maximum Trend



SOURCE: NADP Premium Trends Report, 2005-2010
 NADP Premium and Benefit Utilization Report, 2011-2012