



M A R A C O N

MarACon Group Dental Pricing System

MarACon, LLC is an actuarial consulting practice developed by Ray Martin and based on over 25 years of health actuarial experience and 20 years experience with dental and vision pricing models.

The 2010 MarACon Group Dental Pricing System contains the following features:

- **Time tested methodology**
- **Actuarially sound**
- **Flexibility including risk features for:**

Group Demographics

Geographic Designation
(Both utilization and costs)

Industry Designation

Effective Period

Import Census Files

Age/Gender of Employees

Employee Participation

Benefit Features

Four Benefit Classes & Orthodontics

Single/Family Annual Deductibles

Single/Family Annual Maximums

Waiting Periods

In-Network Fee Schedules

In-Network Provider Discounts

Procedure Co-pays

Virgin Plan Pricing

Voluntary Plan Pricing

Experience Rating

Graded Benefits By Coverage Year

Maximum Carry-forward

Experience/Renewal Rating Pricing

Based on an April 1, 2010 Effective Date

System includes 12 months support and rates can be calculated for two years. Updates are optional. Also, optional vision pricing add-on is available.

(Over)

Uses of Pricing Model:

- Pricing plans directly
- Evaluating risk factors for a group
- Analyzing benefit differentials
- Fill in for a company's lack of experience information
- Comparison to Industry Norms
- Pricing plans with non-level benefits
- Experience Rating
- Two Year Rate Guarantee

Model can be customized for your products and network schedules/discounts.

Please address your questions to:

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