

Island Group Administration, Inc.

3 Toilsome Lane

East Hampton, New York 11937

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Current Accounts and Co-Payments for Participating Dental Providers

Effective

January 1, 2004

Network Benefit

Eagle Auto	Dental	\$1500 per Individual NO Co-pay for Preventative Care	
	Orthodontures/ not covered	10% NFS for Class B Services	
	TMJ/ not covered	40% NFS for class C Services	
VILLAGE OF EAST HAMPTON	Dental/Optical	\$1200 per Family	No Co-Pay
	Orthodontures	Lifetime Benefit \$1380 or 20 Months	
ISLAND GROUP ADMINISTRATION	Dental Plan	\$500 Maximum	No Co-Pay
MASTICS-MORICHES-SHIRLEY LIBRARY		SELF PAY AT NFS*	
MODULAR DEVICES	Dental Plan	\$1500 Per Individual	\$15 Co-Pay
	Orthodontures	Lifetime Benefit \$1000	
	TMJ	Not Covered	
SAG HARBOR VILLAGE	Dental Plan	\$1000 Per Individual	No Co-Pay
	Orthodontures	Not Covered	
	TMJ	Not Covered	
WILLIAM FLOYD UFS	Dental Plan	\$2000 Per Individual	No Co-Pay
	Orthodontures	Lifetime Benefit \$1000	

*****PLEASE CONTACT ISLAND GROUP ADMINISTRATION, INC.**

* = NETWORK FEE SCHEDULE

12/16/04

TO VERIFY AMOUNT OF ANNUAL BENEFITS REMAINING.