

PUBLIC

**TEXAS DEPARTMENT OF INSURANCE
HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL REPORT
SINGLE SERVICE
2005 ANNUAL INFORMATION**

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FINANCIAL REPORT
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ANNUAL 2005 ANNUAL INFORMATION**

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DISCLAIMER: *The following information is intended only as a guide and may in no respect be relied upon as an alternative or supplement to the data filed by the company. TDI assumes no responsibility for omissions, inaccuracies or ambiguities. although every effort has been made to ensure the accuracy of the information, all parties are advised to consult the company directly and/or other sources regarding the extent and nature of this information.*

**Source: HMO database S1205A.xls
HMO Financial Statements**

HMO's Service Areas/Divisions

Ty	TDI#	NAIC#	GRP	Company Name	Licensed	Division 1	Division 2	Division 3	Division 4	Division 5	Division 6	Division 7
28-	94478	95302		AECC Total Vision Health Plan of Texas	01/08/96	Consolidated						
28-	05628	95910	0001	Aetna Dental Inc.	09/03/91	Consolidated	Texas	Maryland	Missouri	North Carolina		
28-	05836	95035	0304	Aetna Dental Maintenance Org.- Canceled	12/18/86	Consolidated						
28-	05288	95163		Alpha Dental Programs, Inc.	05/01/87	Consolidated	Texas	Maryland				
28-	94596	95387		Block Vision of Texas, Inc.	06/18/96	Consolidated						
28-	05799	95037	0901	Cigna Dental Health of Texas, Inc.	07/24/87	Consolidated	Dallas	Houston				
28-	05211	95161	0666	Denticare, Inc	06/01/88	State Wide*	Texas					
28-	94579	94517		ECCA Managed Vision Care, Inc.- Canceled	08/28/96	Consolidated		El Paso	Houston	San Antonio		
28-	95452	52556	0429	Managed Dentalguard, Inc.	10/06/95	Dallas*	Dallas	Houston	San Antonio	Austin		
28-	94475	95247		MNM-1997, Inc.	10/06/95	Consolidated	Austin	Corpus Christi	Dallas,Ft Worth	El Paso	Houston	Rio Grande V
28-	05362	95251	0541	National Pacific Dental, Inc.	11/16/89	State Wide*	Texas	Maryland				
28-	94548	95522		Pearle Vision Managed Care - HMO of T	11/06/96	Consolidated						
28-	04927	95051		Safeguard Health Plans, Inc.	01/21/88	State Wide*						
28-	05263	95160		United Concordia Dental Plans of Texas	10/03/88	Consolidated	Dallas	Houston				
28-	05857	95142		United Dental Care of Texas, Inc.	07/15/86	State Wide*	Dallas	Houston				
28-	94747	95670		VHP Dental, Inc.- Canceled 05/16/03	08/29/97	Austin*	Dallas	Houston	San Antonio			

*Only operates in one service area

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	G CASH	H SHORT-TERM INVESTMENT	I PREMIUMS RECEIVABLE	J CURRENT ADMITTED ASSETS	K LONG-TERM INVESTMENT
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	1,922,561	0	0	2,194,298	0
Aetna Dental Inc.	Dec-05	20,000	26,507	1,819,484	10,434,165	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	552,470	0	171,707	980,642	0
Block Vision of Texas, Inc.	Dec-05	1,254,655	0	4,145	1,296,753	0
Cigna Dental Health of Texas, Inc.	Dec-05	(370,914)	3,831,983	1,430,805	5,215,651	0
Denticare, Inc	Dec-05	(37,666)	1,840,803	511,056	2,562,910	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	1,238,774	0	120,469	1,450,525	0
MNM-1997, Inc.	Dec-05	319,699	353,718	2,374	677,204	0
National Pacific Dental, Inc.	Dec-05	3,568,059	0	758,990	4,327,597	150,000
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	2,345,501	176,806	0	2,598,694	0
Safeguard Health Plans, Inc.	Dec-05	1,657,809	4,229	279,226	2,344,732	0
United Concordia Dental Plans of Texas	Dec-05	286,238	170,000	3,141	463,413	0
United Dental Care of Texas, Inc.	Dec-05	3,533,254	85,983	623,636	4,258,482	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0
TOTAL SINGLE SERVICE		16,290,440	6,490,029	5,725,033	38,805,066	150,000

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	L TOTAL ADMITTED ASSETS	M CLAIMS PAYABLE	N TOTAL CURRENT LIABILITIES	O TOTAL LIABILITIES	P UNCOVERED LIABILITIES	Q NET WORTH
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	2,194,298	671,622	781,621	1,222,559	0	971,739
Aetna Dental Inc.	Dec-05	15,496,536	4,355,328	4,752,521	4,752,521	397,193	10,744,015
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	1,231,642	66,987	305,396	305,396	67,407	926,246
Block Vision of Texas, Inc.	Dec-05	1,322,544	576,786	659,416	684,334	107,548	638,210
Cigna Dental Health of Texas, Inc.	Dec-05	7,317,067	1,130,431	2,100,975	2,100,975	970,544	5,216,093
Denticare, Inc	Dec-05	2,964,460	367,118	864,013	880,717	0	2,083,743
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	2,530,100	94,233	276,766	305,481	182,533	2,224,619
MNM-1997, Inc.	Dec-05	756,881	87,654	204,304	204,304	18,176	552,577
National Pacific Dental, Inc.	Dec-05	4,581,604	335,527	1,139,051	1,241,194	0	3,340,410
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	2,631,680	55,000	773,820	773,820	30,132	1,857,860
Safeguard Health Plans, Inc.	Dec-05	2,440,116	340,718	1,038,856	1,038,856	0	1,401,260
United Concordia Dental Plans of Texas	Dec-05	568,296	40,283	59,378	62,930	19,625	505,366
United Dental Care of Texas, Inc.	Dec-05	6,421,363	958,871	1,801,164	1,801,164	842,293	4,620,199
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0
TOTAL SINGLE SERVICE		50,456,587	9,080,558	14,757,281	15,374,251	2,635,451	35,082,337

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	R COMMERCIAL RISK PREMIUM	S MEDICARE PREMIUM	S MEDICAID PREMIUM	T TOTAL REVENUE	U OTHER PROFESSIONAL SERVICES	V OUTSIDE REFERRAL
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	0	0	0	8,536,239	4,504,389	0
Aetna Dental Inc.	Dec-05	73,367,395	0	0	73,367,395	41,969,668	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	4,465,748	0	0	4,477,508	2,575,069	104,687
Block Vision of Texas, Inc.	Dec-05	326,214	0	0	7,978,080	0	0
Cigna Dental Health of Texas, Inc.	Dec-05	40,373,075	0	0	40,373,075	23,005,336	955,824
Denticare, Inc	Dec-05	12,006,116	0	0	12,109,146	6,718,083	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	4,991,856	0	0	4,991,856	0	8,330
MNM-1997, Inc.	Dec-05	1,545,135	0	0	1,561,708	0	0
National Pacific Dental, Inc.	Dec-05	16,630,615	0	0	16,630,615	11,130,481	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	0	0	0	2,826,537	754,857	0
Safeguard Health Plans, Inc.	Dec-05	9,764,344	0	0	9,782,000	5,133,279	0
United Concordia Dental Plans of Texas	Dec-05	638,867	0	0	638,867	0	0
United Dental Care of Texas, Inc.	Dec-05	17,481,846	0	0	17,503,878	0	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0
TOTAL SINGLE SERVICE		181,591,211	0	0	200,776,904	95,791,162	1,068,841

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	W HOSP/MEDICAL BENEFITS	X TOTAL MED & HOSP	Y TOTAL ADMIN & OTHER	Z TOTAL EXPENSES	AA INCOME BEFORE TAX	AB INCOME AFTER TAX
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	2,272,186	6,776,575	1,728,358	8,504,933	54,176	35,756
Aetna Dental Inc.	Dec-05	0	41,969,668	13,193,481	55,163,149	18,573,783	12,053,786
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	0	2,679,756	1,758,907	4,438,663	45,700	45,700
Block Vision of Texas, Inc.	Dec-05	6,242,128	6,242,128	1,600,631	7,842,759	157,450	97,285
Cigna Dental Health of Texas, Inc.	Dec-05	0	23,961,160	5,851,723	29,812,883	10,695,767	6,955,404
Denticare, Inc	Dec-05	0	6,718,083	3,981,993	10,700,076	1,454,500	946,720
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	3,453,323	3,492,011	1,000,790	4,492,801	570,086	383,804
MNM-1997, Inc.	Dec-05	682,193	682,193	857,680	1,539,873	32,401	20,889
National Pacific Dental, Inc.	Dec-05	0	11,132,096	2,154,354	13,286,450	3,350,289	2,150,684
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	0	1,492,373	482,997	1,975,370	874,677	540,723
Safeguard Health Plans, Inc.	Dec-05	0	5,572,559	3,935,077	9,507,636	289,123	172,457
United Concordia Dental Plans of Texas	Dec-05	598,105	598,105	166,624	764,729	(121,676)	(76,749)
United Dental Care of Texas, Inc.	Dec-05	9,663,278	9,663,278	5,192,553	14,855,831	2,830,029	1,847,128
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0
TOTAL SINGLE SERVICE		22,911,213	120,979,985	41,905,168	162,885,153	38,806,305	25,173,587

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	NET INCR/ (DECR) CASH & EQUIV'T	AD PRIOR YEAR ENROLLMENT	AE ENDING ENROLLMENT	MEM MONTHS CURRENT YEAR	AG MEDICARE YR CUMUL MEMBER MOS	AG MEDICAID YR CUMUL MEMBER MOS
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	451,576	624,085	629,630	7,095,088	0	0
Aetna Dental Inc.	Dec-05	5,905,287	589,532	576,929	7,116,399	0	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	(164,219)	41,214	38,138	458,284	0	0
Block Vision of Texas, Inc.	Dec-05	(27,414)	516,035	717,245	6,934,858	0	0
Cigna Dental Health of Texas, Inc.	Dec-05	878,553	274,695	258,910	3,141,981	0	0
Denticare, Inc	Dec-05	661,653	123,520	120,351	1,428,005	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	108,305	41,426	54,105	576,126	0	0
MNM-1997, Inc.	Dec-05	52,969	35,238	42,017	466,147	0	0
National Pacific Dental, Inc.	Dec-05	809,607	167,111	174,645	2,097,663	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	1,002,776	320,070	309,421	3,555,797	0	0
Safeguard Health Plans, Inc.	Dec-05	354,934	107,251	114,948	1,344,170	0	0
United Concordia Dental Plans of Texas	Dec-05	(19,439)	3,799	4,219	48,910	0	0
United Dental Care of Texas, Inc.	Dec-05	(248,091)	183,785	166,011	2,093,235	0	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0
TOTAL SINGLE SERVICE		9,766,497	3,027,761	3,206,569	36,356,663	0	0

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	TOTAL PHY & NON-PHY ENCOUNTERS	AI TOTAL MED PHY&NONPHY ENCOUNTERS	AI TOTAL M-AID PHY&NONPHY ENCOUNTERS	TOTAL HOSP PAT DAYS INCURRED	AK MED HOSP PAT DAYS INCURRED	AL CLAIMS PAYABLE UNREPORTED
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	0	0	0	0	0	394,272
Aetna Dental Inc.	Dec-05	1,280,953	0	0	0	0	2,800,411
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	27,686	0	0	0	0	121,610
Block Vision of Texas, Inc.	Dec-05	37,817	0	0	0	0	576,786
Cigna Dental Health of Texas, Inc.	Dec-05	0	0	0	0	0	1,210,689
Denticare, Inc	Dec-05	0	0	0	0	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	21,716	0	0	0	0	91,250
MNM-1997, Inc.	Dec-05	5,696	0	0	0	0	0
National Pacific Dental, Inc.	Dec-05	0	0	0	0	0	335,527
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	34,242	0	0	0	0	20,911
Safeguard Health Plans, Inc.	Dec-05	224,028	0	0	0	0	185,632
United Concordia Dental Plans of Texas	Dec-05	6,163	0	0	0	0	12,762
United Dental Care of Texas, Inc.	Dec-05	0	0	0	0	0	123,454
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0
TOTAL SINGLE SERVICE		1,638,301	0	0	0	0	5,873,304

ANNUAL 2005 HEALTH MAINTENANCE ORGANIZATION	F YEAR	AM CLAIMS PAYABLE REPORTED	NET CASH PROVIDED BY OPER. ACTIV.	CUMULATIVE MEM MONTHS YTD	AP MEDICARE MEM MONTHS YTD	AP MEDICAID MEM MONTHS YTD	TEXAS WRITTEN PREMIUM	TOTAL WRITTEN PREMIUM
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	277,350	466,093	7,095,088	0	0	0	0
Aetna Dental Inc.	Dec-05	1,554,917	11,781,011	7,116,399	0	0	58,520,860	73,421,695
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	12,784	(164,219)	458,284	0	0	4,190,741	4,465,748
Block Vision of Texas, Inc.	Dec-05	0	224,154	6,934,858	0	0	326,214	326,214
Cigna Dental Health of Texas, Inc.	Dec-05	46,971	4,869,421	3,141,981	0	0	40,373,075	40,373,075
Dentcare, Inc	Dec-05	367,118	822,729	1,428,005	0	0	12,006,116	12,006,116
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-05	0	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	2,983	184,029	576,126	0	0	4,991,856	4,991,856
MNM-1997, Inc.	Dec-05	87,654	60,230	466,147	0	0	1,545,135	1,545,135
National Pacific Dental, Inc.	Dec-05	0	2,380,811	2,097,663	0	0	16,313,648	16,630,615
Pearle Vision Managed Care - HMO of Texas, I	Dec-05	34,089	625,180	3,555,797	0	0	0	0
Safeguard Health Plans, Inc.	Dec-05	155,086	301,718	1,344,170	0	0	9,764,344	9,764,344
United Concordia Dental Plans of Texas	Dec-05	30,138	(59,939)	48,910	0	0	638,867	638,867
United Dental Care of Texas, Inc.	Dec-05	958,871	1,090,504	2,093,235	0	0	17,481,846	17,481,846
VHP Dental, Inc.-Canceled 05/16/03	Dec-05	0	0	0	0	0	0	0
TOTAL SINGLE SERVICE		3,527,961	22,581,722	36,356,663	0	0	166,152,702	181,645,511

**Health Maintenance Organizations
Operations by Areas**

	RECC Total Vision Health Plan of Texas, Inc.	Aetna Dental Inc.	Aetna Dental Inc.	Aetna Dental Maintenance Org.	Alpha Dental Programs, Inc.	Alpha Dental Programs, Inc.	Block Vision of Texas, Inc.	Cigna Dental Health of Texas, Inc.	Denticare, Inc.	ECCA Managed Vision Care, Inc.	ECCA Managed Vision Care, Inc.	Managed Dentalguard, Inc.
As of 12/31/05	Consolidated	Consolidated	Texas	Consolidated	Consolidated	Texas	Consolidated	Consolidated	State Wide*	Consolidated	Texas	Dallas*
Publicly Supported (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Publicly Supported (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Premium (CP)	\$0	\$18,935,100	\$15,769,875	\$0	\$1,109,522	\$1,035,444	\$148,029	\$10,032,938	\$3,008,029	\$0	\$0	\$1,351,093
Total Premium (YTD)	\$0	\$73,367,395	\$58,520,860	\$0	\$4,465,748	\$4,190,742	\$326,214	\$40,373,075	\$12,006,116	\$0	\$0	\$4,991,856
2003 Premium PMPM	\$0.00	\$0.00	\$9.75	\$0.00	\$0.00	\$10.07	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14	\$0.00
2004 Premium PMPM	\$0.00	\$0.00	\$10.46	\$0.00	\$0.00	\$10.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2005 Premium PMPM	\$0.00	\$0.00	\$10.43	\$0.00	\$0.00	\$9.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACTUAL PMPM '05 YTD												
Commercial Premium	\$0.00	\$10.31	\$10.43	\$0.00	\$9.74	\$9.62	\$0.05	\$12.85	\$8.41	\$0.00	\$0.00	\$8.66
Medicare Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medicaid Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Premium	\$0.00	\$10.31	\$10.43	\$0.00	\$9.74	\$9.62	\$0.05	\$12.85	\$8.41	\$0.00	\$0.00	\$8.66
Other Revenue	\$0.00	\$0.00	\$0.00	\$0.00	\$0.03	\$0.01	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00
TOTAL REVENUE	\$1.20	\$10.31	\$10.43	\$0.00	\$9.77	\$9.63	\$1.15	\$12.85	\$8.48	\$0.00	\$0.00	\$8.66
Physician Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Hosp/Medical Benefits	\$0.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.90	\$0.00	\$0.00	\$0.00	\$0.00	\$6.05
Total Med & Hosp	\$0.96	\$5.90	\$5.57	\$0.00	\$5.85	\$5.77	\$0.90	\$7.63	\$4.70	\$0.00	\$0.00	\$6.06
Total Admin. & Other Exp	\$0.24	\$1.85	\$1.88	\$0.00	\$3.84	\$4.00	\$0.23	\$1.86	\$2.79	\$0.00	\$0.00	\$1.74
TOTAL EXPENSES	\$1.20	\$7.75	\$7.45	\$0.00	\$9.69	\$9.78	\$1.13	\$9.49	\$7.49	\$0.00	\$0.00	\$7.80
INCOME (loss)	\$0.01	\$1.69	\$1.97	\$0.00	\$0.10	(\$0.13)	\$0.01	\$2.21	\$0.66	\$0.00	\$0.00	\$0.67
INCOME (loss) Dec 04	\$0.01	\$1.70	\$2.05	\$0.00	(\$0.02)	(\$0.03)	\$0.02	\$2.00	\$0.77	\$0.00	\$0.00	\$0.63
M & H/Total Pems (%)	0.00%	57.20%	53.37%	0.00%	60.01%	60.03%	1913.51%	59.35%	55.96%	0.00%	0.00%	69.95%
M & H/Total Expenses (%)	79.68%	76.08%	74.80%	0.00%	60.37%	59.05%	79.59%	80.37%	62.79%	0.00%	0.00%	77.72%
Admin/Total Expenses (%)	20.32%	23.92%	25.20%	0.00%	39.63%	40.95%	20.41%	19.63%	37.21%	0.00%	0.00%	22.28%
ACTUAL REV/EXP '05 YTD												
Other Revenue	\$0	\$0	\$0	\$0	\$11,760	\$4,917	\$0	\$0	\$60,670	\$0	\$0	\$0
TOTAL REVENUE	\$8,536,239	\$73,367,395	\$58,520,860	\$0	\$4,477,508	\$4,195,659	\$7,978,080	\$40,373,075	\$12,109,146	\$0	\$0	\$4,991,856
Hosp/Medical Benefits	\$2,272,186	\$0	\$0	\$0	\$0	\$0	\$6,242,128	\$0	\$0	\$0	\$0	\$3,483,258
Total Med & Hosp	\$6,776,575	\$41,969,668	\$31,235,014	\$0	\$2,679,756	\$2,515,635	\$6,242,128	\$23,961,160	\$6,718,083	\$0	\$0	\$3,492,011
Total Admin. & Other Exp	\$1,728,358	\$13,193,481	\$10,523,664	\$0	\$1,758,907	\$1,744,432	\$1,600,631	\$5,851,723	\$3,981,993	\$0	\$0	\$1,000,790
TOTAL EXPENSES	\$8,504,933	\$55,163,149	\$41,758,678	\$0	\$4,438,663	\$4,260,067	\$7,842,759	\$29,812,883	\$10,700,076	\$0	\$0	\$4,492,801
INCOME (loss)	\$35,756	\$12,053,785	\$11,069,403	\$0	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$0	\$0	\$383,804
INCOME (loss) Dec 04	\$44,689	\$12,047,221	\$11,415,246	\$0	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$0	\$0	\$297,579
ACTUAL INCOME/LOSS												
Before Tax Net Inc (CP)	\$296,224	\$5,232,777	\$5,299,739	\$0	\$157,384	\$127,480	(\$179,787)	\$2,926,202	\$480,620	\$0	\$0	\$192,694
After Tax Net Inc (CP)	\$179,562	\$3,379,835	\$3,425,199	\$0	\$157,384	\$127,480	(\$121,411)	\$1,871,136	\$307,653	\$0	\$0	\$124,852
Before Tax Net Inc (Annual)	\$54,176	\$18,573,782	\$17,056,939	\$0	\$45,700	(\$57,553)	\$157,450	\$10,695,767	\$1,454,500	\$0	\$0	\$570,085
After Tax Net Inc (Annual)	\$35,756	\$12,053,785	\$11,069,403	\$0	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$0	\$0	\$383,804
Before Tax Net Inc (2005)	\$54,176	\$18,573,783	\$17,056,939	\$0	\$45,700	(\$57,553)	\$157,450	\$10,695,767	\$1,454,500	\$0	\$0	\$570,086
After Tax Net Inc (2005)	\$35,756	\$12,053,786	\$11,069,403	\$0	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$0	\$0	\$383,804
Before Tax Net Inc (2004)	\$68,700	\$18,431,949	\$17,465,042	\$0	(\$10,632)	(\$14,891)	\$148,484	\$10,115,132	\$1,831,830	\$0	\$0	\$422,898
After Tax Net Inc (2004)	\$44,689	\$12,047,221	\$11,415,246	\$0	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$0	\$0	\$297,579
Before Tax Net Inc (2003)	(\$226,709)	\$14,351,551	\$15,096,377	\$190,876	(\$521)	(\$1,137)	\$16,090	\$12,074,439	\$1,754,162	\$50,885	\$50,885	\$417,199
After Tax Net Inc (2003)	(\$154,310)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$1,169,900	\$50,885	\$50,885	\$276,063

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

	MNM-1997, Inc.	National Pacific Dental, Inc.	National Pacific Dental, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
As of 12/31/05	Consolidated	State Wide*	Texas	Consolidated	State Wide*	Consolidated	State Wide*	Austin*
Tot. Member Months (CP)	124,622	523,648	512,727	921,507	343,356	12,621	501,678	0
Tot. Member Months (YTD)	466,147	2,097,663	2,052,089	3,555,797	1,344,170	48,910	2,093,235	0
Dec 04/Tot. Member Months (YTD)	423,167	1,995,703	1,982,782	3,308,900	1,240,349	43,704	2,278,840	0
Medicare Months (CP)	0	0	0	0	0	0	0	0
Medicare Months (YTD)	0	0	0	0	0	0	0	0
Medicaid Months (CP)	0	0	0	0	0	0	0	0
Medicaid Months (YTD)	0	0	0	0	0	0	0	0
Enrollment								
Group	0	0	0	0	0	0	0	0
Medicare Risk	0	0	0	0	0	0	0	0
Medicare Cost	0	0	0	0	0	0	0	0
Medicaid Risk	0	0	0	0	0	0	0	0
Medicaid Cost	0	0	0	0	0	0	0	0
Individual	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total Membrs Dec 05	42,017	174,645	170,999	309,421	114,948	4,219	166,011	0
% Share in each market								
Total Members Dec 04	35,238	167,111	162,854	320,070	107,251	3,799	183,785	0
% Share in each market								
O/P encounters								
Tot Physician (P7 C7 L8)	5,696	0	0	34,242	0	6,163	0	0
Tot Non-Physician (P7 C8 L8)	0	0	0	0	224,028	0	0	0
Total	5,696	0	0	34,242	224,028	6,163	0	0
Current Period								
Patient Days (no medicare)	0	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0	0
Year to Date								
Patient Days (no medicare)	0	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0	0
Comm. Prem (CP)	\$410,146	\$4,116,212	\$4,036,903	\$0	\$2,697,873	\$166,420	\$4,187,686	\$0
Comm. Prem (YTD)	\$1,545,135	\$16,630,615	\$16,313,648	\$0	\$9,764,344	\$638,867	\$17,481,846	\$0
Medicare XVIII (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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**Health Maintenance Organizations
Operations by Areas**

	MNM-1997, Inc.	National Pacific Dental, Inc.	National Pacific Dental, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
As of 12/31/05	Consolidated	State Wide*	Texas	Consolidated	State Wide*	Consolidated	State Wide*	Austin*
Publicly Supported (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Publicly Supported (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Premium (CP)	\$410,146	\$4,116,212	\$4,036,903	\$0	\$2,697,873	\$166,420	\$4,187,686	\$0
Total Premium (YTD)	\$1,545,135	\$16,630,615	\$16,313,648	\$0	\$9,764,344	\$638,867	\$17,481,846	\$0
2003 Premium PMPM	\$0.00	\$0.00	\$7.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2004 Premium PMPM	\$0.00	\$0.00	\$7.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2005 Premium PMPM	\$0.00	\$0.00	\$7.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACTUAL PMPM '05 YTD								
Commercial Premium	\$3.31	\$7.93	\$7.95	\$0.00	\$7.26	\$13.06	\$8.35	\$0.00
Medicare Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medicaid Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Premium	\$3.31	\$7.93	\$7.95	\$0.00	\$7.26	\$13.06	\$8.35	\$0.00
Other Revenue	\$0.04	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL REVENUE	\$3.35	\$7.93	\$7.95	\$0.79	\$7.28	\$13.06	\$8.36	\$0.00
Physician Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Hosp/Medical Benefits	\$1.46	\$0.00	\$0.00	\$0.00	\$0.00	\$12.23	\$4.62	\$0.00
Total Med & Hosp	\$1.46	\$5.31	\$5.32	\$0.42	\$4.15	\$12.23	\$4.62	\$0.00
Total Admin. & Other Exp	\$1.84	\$1.03	\$1.03	\$0.14	\$2.93	\$3.41	\$2.48	\$0.00
TOTAL EXPENSES	\$3.30	\$6.33	\$6.35	\$0.56	\$7.07	\$15.64	\$7.10	\$0.00
INCOME (loss)	\$0.04	\$1.03	\$1.03	\$0.15	\$0.13	(\$1.57)	\$0.88	\$0.00
INCOME (loss) Dec 04	\$0.02	\$0.68	\$0.66	\$0.10	\$0.05	(\$2.78)	\$0.59	\$0.00
M & H/Total Prens (%)	44.15%	66.94%	66.94%	0.00%	57.07%	93.62%	55.28%	0.00%
M & H/Total Expenses (%)	44.30%	83.79%	83.78%	75.55%	58.61%	78.21%	65.05%	0.00%
Admin/Total Expenses (%)	55.70%	16.21%	16.22%	24.45%	41.39%	21.79%	34.95%	0.00%
ACTUAL REV/EXP '05 YTD								
Other Revenue	\$16,573	\$0	\$0	\$51,125	\$0	\$0	\$0	\$0
TOTAL REVENUE	\$1,561,708	\$16,630,615	\$16,313,648	\$2,826,537	\$9,782,000	\$638,867	\$17,503,878	\$0
Hosp/Medical Benefits	\$682,193	\$0	\$0	\$0	\$0	\$598,105	\$9,663,278	\$0
Total Med & Hosp	\$682,193	\$11,132,096	\$10,920,507	\$1,492,373	\$5,572,559	\$598,105	\$9,663,278	\$0
Total Admin. & Other Exp	\$857,680	\$2,154,354	\$2,114,006	\$482,997	\$3,935,077	\$166,624	\$5,192,553	\$0
TOTAL EXPENSES	\$1,539,873	\$13,286,450	\$13,034,513	\$1,975,370	\$9,507,636	\$764,729	\$14,855,831	\$0
INCOME (loss)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128	\$0
INCOME (loss) Dec 04	\$8,311	\$1,353,133	\$1,310,083	\$316,737	\$61,158	(\$121,484)	\$1,335,665	\$0
ACTUAL INCOME/LOSS								
Before Tax Net Inc (CP)	\$6,168	\$901,267	\$894,461	\$295,783	\$149,464	(\$26,342)	\$642,688	\$0
After Tax Net Inc (CP)	\$3,643	\$534,552	\$532,303	\$180,184	\$95,183	(\$16,127)	\$399,248	\$0
Before Tax Net Inc (Annual)	\$32,401	\$3,350,289	\$3,285,065	\$874,677	\$289,123	(\$121,676)	\$2,830,029	\$0
After Tax Net Inc (Annual)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128	\$0
Before Tax Net Inc (2005)	\$32,401	\$3,350,289	\$3,285,065	\$874,677	\$289,123	(\$121,676)	\$2,830,029	\$0
After Tax Net Inc (2005)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128	\$0
Before Tax Net Inc (2004)	\$8,311	\$2,180,284	\$2,137,234	\$490,874	\$111,864	(\$162,716)	\$2,697,282	\$0
After Tax Net Inc (2004)	\$8,311	\$1,353,133	\$1,310,083	\$316,737	\$61,158	(\$121,484)	\$1,335,665	\$0
Before Tax Net Inc (2003)	\$15,321	\$2,157,037	\$2,157,037	(\$148,736)	\$96,950	(\$70,531)	\$3,154,007	\$0
After Tax Net Inc (2003)	\$15,321	\$1,236,858	\$1,236,858	(\$99,841)	(\$6,574)	(\$77,090)	\$2,324,489	\$0

* Only operates in one service area

**BALANCE SHEET DATA
2005 ANNUAL INFORMATION
TOTAL ADMITTED ASSETS**

SINGLE SERVICE HMOs	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc	\$2,458,650	\$2,856,743	\$1,575,370	\$1,690,701	\$2,194,298
Aetna Dental Inc.	\$5,932,822	\$15,033,918	\$18,072,197	\$17,642,866	\$15,496,536
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$18,262,535	\$5,565,359	\$5,557,989	\$0	\$0
Alpha Dental Programs, Inc.	\$1,350,061	\$1,305,879	\$1,271,222	\$1,274,900	\$1,231,642
Block Vision of Texas, Inc.	\$1,085,765	\$1,741,408	\$1,150,498	\$1,304,504	\$1,322,544
Cigna Dental Health of Texas, Inc.	\$8,457,745	\$8,955,540	\$8,050,742	\$5,874,131	\$7,317,067
Denticare, Inc	\$3,788,375	\$5,997,276	\$4,708,652	\$3,025,727	\$2,964,460
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$1,144,707	\$1,162,851	\$795,369	\$0	\$0
Managed Dentalguard, Inc.	\$1,191,574	\$1,361,310	\$1,941,718	\$2,392,373	\$2,530,100
MNM-1997, Inc.	\$356,337	\$561,811	\$637,197	\$704,622	\$756,881
National Pacific Dental, Inc.	\$2,333,234	\$2,619,075	\$2,372,572	\$3,671,821	\$4,581,604
Pearle Vision Managed Care - HMO of Texas	\$3,390,629	\$1,182,067	\$924,086	\$1,550,125	\$2,631,680
Safeguard Health Plans, Inc.	\$1,627,302	\$1,645,728	\$2,536,916	\$2,139,123	\$2,440,116
United Concordia Dental Plans of Texas	\$507,806	\$575,643	\$599,310	\$600,627	\$568,296
United Dental Care of Texas, Inc.	\$6,965,498	\$8,989,110	\$10,787,676	\$8,422,089	\$6,421,363
VHP Dental, Inc.-Canceled 05/16/03	\$410,645	\$422,167	\$0	\$0	\$0
TOTAL SINGLE SERVICE	\$59,263,685	\$59,975,885	\$60,981,514	\$50,293,609	\$50,456,587

**BALANCE SHEET DATA
2005 ANNUAL INFORMATION
TOTAL LIABILITIES**

SINGLE SERVICE HMOs	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc	\$929,614	\$1,220,389	\$713,071	\$772,143	\$1,222,559
Aetna Dental Inc.	\$2,108,869	\$9,162,399	\$8,640,672	\$7,547,431	\$4,752,521
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$3,188,603	\$213,496	\$6,114	\$0	\$0
Alpha Dental Programs, Inc.	\$457,803	\$414,181	\$380,045	\$394,355	\$305,396
Block Vision of Texas, Inc.	\$376,258	\$705,723	\$481,964	\$645,788	\$684,334
Cigna Dental Health of Texas, Inc.	\$2,880,907	\$2,361,451	\$1,857,889	\$1,943,196	\$2,100,975
Denticare, Inc	\$702,985	\$870,552	\$668,423	\$838,634	\$880,717
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$412,803	\$418,367	\$0	\$0	\$0
Managed Dentalguard, Inc.	\$55,738	\$92,942	\$397,287	\$550,363	\$305,481
MNM-1997, Inc.	\$50,640	\$59,755	\$116,320	\$172,934	\$204,304
National Pacific Dental, Inc.	\$617,949	\$620,113	\$631,601	\$720,601	\$1,241,194
Pearle Vision Managed Care - HMO of Texas	\$1,052,137	\$417,848	\$234,230	\$303,762	\$773,820
Safeguard Health Plans, Inc.	\$911,869	\$982,419	\$1,260,871	\$1,104,235	\$1,038,856
United Concordia Dental Plans of Texas	\$39,352	\$60,902	\$49,274	\$68,012	\$62,930
United Dental Care of Texas, Inc.	\$2,418,964	\$2,446,006	\$1,847,245	\$2,730,202	\$1,801,164
VHP Dental, Inc.-Canceled 05/16/03	\$34,976	\$11,037	\$0	\$0	\$0
TOTAL SINGLE SERVICE	\$16,239,467	\$20,057,580	\$17,285,006	\$17,791,656	\$15,374,251

BALANCE SHEET DATA
2005 ANNUAL INFORMATION
TOTAL UNCOVERED LIABILITIES

SINGLE SERVICE HMOs	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	\$79,356	\$1,706,262	\$3,124,326	\$2,189,760	\$397,193
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	\$41,786	\$38,041	\$20,284	\$45,600	\$67,407
Block Vision of Texas, Inc.	\$0	\$0	\$0	\$0	\$107,548
Cigna Dental Health of Texas, Inc.	\$477,618	\$1,014,912	\$437,027	\$370,542	\$970,544
Denticare, Inc	\$702,985	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$412,803	\$418,367	\$0	\$0	\$0
Managed Dentalguard, Inc.	\$0	\$76,513	\$339,810	\$177,317	\$182,533
MNM-1997, Inc.	\$0	\$0	\$15,513	\$11,138	\$18,176
National Pacific Dental, Inc.	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$30,270	\$30,600	\$22,175	\$0	\$30,132
Safeguard Health Plans, Inc.	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$24,018	\$32,863	\$18,879	\$26,045	\$19,625
United Dental Care of Texas, Inc.	\$815,192	\$513,956	\$346,226	\$1,114,279	\$842,293
VHP Dental, Inc.-Canceled 05/16/03	\$34,976	\$11,037	\$0	\$0	\$0
TOTAL SINGLE SERVICE	\$2,619,004	\$3,842,551	\$4,324,240	\$3,934,681	\$2,635,451

**BALANCE SHEET DATA
2005 ANNUAL INFORMATION
TOTAL NET WORTH**

SINGLE SERVICE HMOs	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc	\$1,529,036	\$1,636,354	\$862,299	\$918,559	\$971,739
Aetna Dental Inc.	\$3,823,953	\$5,871,519	\$9,431,525	\$10,095,435	\$10,744,015
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$15,073,932	\$5,351,863	\$5,551,875	\$0	\$0
Alpha Dental Programs, Inc.	\$892,258	\$891,698	\$891,177	\$880,545	\$926,246
Block Vision of Texas, Inc.	\$709,507	\$1,035,684	\$668,534	\$658,716	\$638,210
Cigna Dental Health of Texas, Inc.	\$5,576,838	\$6,594,089	\$6,192,853	\$3,930,935	\$5,216,093
Denticare, Inc	\$3,085,390	\$5,126,724	\$4,040,229	\$2,187,093	\$2,083,743
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$731,904	\$744,484	\$795,369	\$0	\$0
Managed Dentalguard, Inc.	\$1,135,835	\$1,268,368	\$1,544,431	\$1,842,010	\$2,224,619
MNM-1997, Inc.	\$305,697	\$502,056	\$520,877	\$531,688	\$552,577
National Pacific Dental, Inc.	\$1,715,285	\$1,998,962	\$1,740,971	\$2,951,220	\$3,340,410
Pearle Vision Managed Care - HMO of Texas	\$2,338,492	\$764,219	\$689,856	\$1,246,363	\$1,857,860
Safeguard Health Plans, Inc.	\$715,433	\$663,309	\$1,276,045	\$1,034,888	\$1,401,260
United Concordia Dental Plans of Texas	\$468,454	\$514,741	\$550,036	\$532,615	\$505,366
United Dental Care of Texas, Inc.	\$4,546,534	\$6,543,104	\$8,940,431	\$5,691,887	\$4,620,199
VHP Dental, Inc.-Canceled 05/16/03	\$375,669	\$411,130	\$0	\$0	\$0
TOTAL SINGLE SERVICE	\$43,024,217	\$39,918,304	\$43,696,508	\$32,501,954	\$35,082,337

**BALANCE SHEET DATA
2005 ANNUAL INFORMATION
ENDING ENROLLMENT**

SINGLE SERVICE HMOs	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc	767,025	767,025	656,655	624,085	629,630
Aetna Dental Inc.	607,080	607,080	597,436	589,532	576,929
Aetna Dental Maintenance Org.-Canceled 10/15/03	299	299	0	0	0
Alpha Dental Programs, Inc.	46,562	46,562	37,912	41,214	38,138
Block Vision of Texas, Inc.	474,321	474,321	452,541	516,035	717,245
Cigna Dental Health of Texas, Inc.	328,963	328,963	306,537	274,695	258,910
Denticare, Inc	129,867	129,867	119,993	123,520	120,351
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	49,871	49,871	0	0	0
Managed Dentalguard, Inc.	13,184	13,184	31,353	41,426	54,105
MNM-1997, Inc.	3,136	3,136	5,222	35,238	42,017
National Pacific Dental, Inc.	158,844	158,844	160,188	167,111	174,645
Pearle Vision Managed Care - HMO of Texas	511,056	511,056	234,809	320,070	309,421
Safeguard Health Plans, Inc.	102,179	102,179	99,663	107,251	114,948
United Concordia Dental Plans of Texas	3,777	3,777	3,463	3,799	4,219
United Dental Care of Texas, Inc.	242,379	242,379	207,309	183,785	166,011
VHP Dental, Inc.-Canceled 05/16/03	0	0	0	0	0
TOTAL SINGLE SERVICE	3,438,543	3,438,543	2,913,081	3,027,761	3,206,569

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
COMMERCIAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$8,255,310	\$53,302,218	\$64,716,836	\$70,923,289	\$73,367,395
	Texas	\$8,133,004	\$44,257,291	\$55,776,465	\$58,247,872	\$58,520,860
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$53,147,749	\$9,991,546	\$690	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,626,670	\$5,561,796	\$4,758,010	\$4,917,150	\$4,465,748
	Texas	\$0	\$5,520,167	\$4,702,358	\$4,722,384	\$4,190,742
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$33,493	\$326,214
Cigna Dental Health of Texas, Inc.	Consolidated	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203	\$40,373,075
Denticare, Inc	State Wide*	\$12,423,443	\$11,865,510	\$11,277,986	\$11,776,503	\$12,006,116
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$718,638	\$910,551	\$148,258	\$0	\$0
	Texas	\$718,638	\$910,551	\$148,258	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$176,525	\$901,499	\$2,679,750	\$4,093,984	\$4,991,856
MNM-1997, Inc.	Consolidated	\$293,186	\$260,996	\$419,019	\$1,396,275	\$1,545,135
National Pacific Dental, Inc.	State Wide*	\$11,526,236	\$13,856,117	\$14,317,634	\$15,230,306	\$16,630,615
	Texas	\$11,526,236	\$13,856,117	\$14,317,634	\$15,135,368	\$16,313,648
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$10,825,725	\$8,619,600	\$8,598,482	\$8,989,074	\$9,764,344
United Concordia Dental Plans of Texas	Consolidated	\$406,214	\$448,672	\$441,229	\$572,970	\$638,867
United Dental Care of Texas, Inc.	State Wide*	\$25,572,523	\$25,046,847	\$21,182,189	\$19,148,654	\$17,481,846
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$4,316	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$170,369,343	\$169,155,276	\$165,157,089	\$165,951,780	\$166,152,703
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$176,118,319	\$178,241,832	\$174,153,112	\$178,916,901	\$181,591,211

* Only operates in one service area

**INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
MEDICAID PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
POINT OF SERVICE RIDER COVERAGE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$8,255,310	\$53,302,218	\$64,716,836	\$70,923,289	\$73,367,395
	Texas	\$8,133,004	\$44,257,291	\$55,776,465	\$58,247,872	\$58,520,860
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$53,147,749	\$9,991,546	\$690	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,626,670	\$5,561,796	\$4,758,010	\$4,917,150	\$4,465,748
	Texas	\$0	\$5,520,167	\$4,702,358	\$4,722,384	\$4,190,742
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$33,493	\$326,214
Cigna Dental Health of Texas, Inc.	Consolidated	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203	\$40,373,075
Denticare, Inc	State Wide*	\$12,423,443	\$11,865,510	\$11,277,986	\$11,776,503	\$12,006,116
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$718,638	\$910,551	\$148,258	\$0	\$0
	Texas	\$718,638	\$910,551	\$148,258	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$176,525	\$901,499	\$2,679,750	\$4,093,984	\$4,991,856
MNM-1997, Inc.	Consolidated	\$293,186	\$260,996	\$419,019	\$1,396,275	\$1,545,135
National Pacific Dental, Inc.	State Wide*	\$11,526,236	\$13,856,117	\$14,317,634	\$15,230,306	\$16,630,615
	Texas	\$11,526,236	\$13,856,117	\$14,317,634	\$15,135,368	\$16,313,648
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$10,825,725	\$8,619,600	\$8,598,482	\$8,989,074	\$9,764,344
United Concordia Dental Plans of Texas	Consolidated	\$406,214	\$448,672	\$441,229	\$572,970	\$638,867
United Dental Care of Texas, Inc.	State Wide*	\$25,572,523	\$25,046,847	\$21,182,189	\$19,148,654	\$17,481,846
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$4,316	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$170,369,343	\$169,155,276	\$165,157,089	\$165,951,780	\$166,152,703
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$176,118,319	\$178,241,832	\$174,153,112	\$178,916,901	\$181,591,211

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
NON-RISK TOTAL REVENUE

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$960,572	\$52,992	\$61,850	\$63,742	\$51,125
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$960,572	\$52,992	\$61,850	\$63,742	\$51,125
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$960,572	\$52,992	\$61,850	\$63,742	\$51,125

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL REVENUES

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$7,207,206	\$10,847,564	\$11,415,470	\$7,950,171	\$8,536,239
Aetna Dental Inc.	Consolidated	\$8,255,310	\$53,302,218	\$64,716,885	\$70,923,289	\$73,367,395
	Texas	\$8,133,004	\$44,257,291	\$55,776,514	\$58,247,872	\$58,520,860
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$53,147,749	\$9,991,546	\$690	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,626,745	\$5,565,847	\$4,758,010	\$4,926,648	\$4,477,508
	Texas	\$0	\$5,524,218	\$4,702,358	\$4,731,882	\$4,195,659
Block Vision of Texas, Inc.	Consolidated	\$5,035,640	\$5,818,833	\$5,790,056	\$6,160,380	\$7,978,080
Cigna Dental Health of Texas, Inc.	Consolidated	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203	\$40,373,075
Denticare, Inc	State Wide*	\$12,492,772	\$11,873,185	\$11,463,033	\$11,849,447	\$12,109,146
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,542,003	\$1,547,864	\$275,625	\$0	\$0
	Texas	\$1,904,094	\$1,547,864	\$275,625	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$176,525	\$901,499	\$2,679,750	\$4,094,585	\$4,991,856
MNM-1997, Inc.	Consolidated	\$343,766	\$265,969	\$429,097	\$1,408,358	\$1,561,708
National Pacific Dental, Inc.	State Wide*	\$11,526,236	\$13,856,117	\$14,317,634	\$15,898,082	\$16,630,615
	Texas	\$11,526,236	\$13,856,117	\$14,317,634	\$15,803,144	\$16,313,648
Pearle Vision Managed Care - HMO of Texas, Inc.		\$7,058,221	\$2,663,408	\$1,432,219	\$2,595,547	\$2,826,537
Safeguard Health Plans, Inc.	State Wide*	\$10,864,167	\$8,606,433	\$8,711,584	\$8,970,326	\$9,782,000
United Concordia Dental Plans of Texas	Consolidated	\$406,214	\$448,672	\$441,229	\$572,970	\$638,867
United Dental Care of Texas, Inc.	State Wide*	\$26,242,758	\$25,030,200	\$21,166,268	\$19,144,483	\$17,503,878
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$2,193,834	\$1,525,667	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$193,873,970	\$190,634,946	\$184,214,556	\$183,364,368	\$185,331,553
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$200,260,930	\$199,721,502	\$193,210,579	\$196,329,489	\$200,776,904

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$5,564,228	\$8,341,395	\$9,654,245	\$6,301,632	\$6,776,575
Aetna Dental Inc.	Consolidated	\$6,182,801	\$37,391,295	\$39,191,645	\$42,266,172	\$41,969,668
	Texas	\$6,081,252	\$28,868,717	\$31,050,048	\$32,385,134	\$31,235,014
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$28,237,937	\$5,372,089	(\$159,595)	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$3,397,539	\$3,588,619	\$2,861,521	\$2,855,690	\$2,679,756
	Texas	\$0	\$3,562,973	\$2,828,714	\$2,746,142	\$2,515,635
Block Vision of Texas, Inc.	Consolidated	\$4,316,252	\$4,713,062	\$5,032,810	\$4,982,552	\$6,242,128
Cigna Dental Health of Texas, Inc.	Consolidated	\$26,504,878	\$27,306,529	\$26,700,877	\$25,478,392	\$23,961,160
Denticare, Inc	State Wide*	\$6,457,526	\$6,038,962	\$5,646,842	\$6,252,006	\$6,718,083
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1,517,865	\$1,022,736	\$148,613	\$0	\$0
	Texas	\$1,103,224	\$1,022,736	\$148,613	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$140,762	\$601,751	\$1,847,425	\$2,931,978	\$3,492,011
MNM-1997, Inc.	Consolidated	\$146,939	\$130,719	\$217,034	\$623,595	\$682,193
National Pacific Dental, Inc.	State Wide*	\$7,943,091	\$8,989,700	\$9,576,352	\$11,613,848	\$11,132,096
	Texas	\$7,943,091	\$8,989,700	\$9,576,352	\$11,558,949	\$10,920,507
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,635,744	\$2,079,370	\$1,093,138	\$1,786,864	\$1,492,373
Safeguard Health Plans, Inc.	State Wide*	\$5,934,220	\$5,119,854	\$4,765,671	\$5,043,470	\$5,572,559
United Concordia Dental Plans of Texas	Consolidated	\$337,196	\$373,487	\$399,852	\$530,238	\$598,105
United Dental Care of Texas, Inc.	State Wide*	\$14,720,917	\$14,187,495	\$11,932,823	\$10,697,575	\$9,663,278
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$1,817,409	\$1,250,594	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$113,941,575	\$117,959,433	\$110,734,849	\$111,318,527	\$109,869,621
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$117,855,304	\$126,507,657	\$118,909,253	\$121,364,012	\$120,979,985

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$772,448	\$1,480,566	\$1,991,075	\$1,584,947	\$1,728,358
Aetna Dental Inc.	Consolidated	\$471,548	\$6,930,839	\$11,295,505	\$10,524,373	\$13,193,481
	Texas	\$464,523	\$5,754,735	\$9,735,077	\$8,643,457	\$10,523,664
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$7,647,241	\$1,673,461	\$15,475	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$2,303,001	\$1,992,721	\$1,905,944	\$2,091,075	\$1,758,907
	Texas	\$0	\$1,977,806	\$1,883,715	\$2,010,116	\$1,744,432
Block Vision of Texas, Inc.	Consolidated	\$593,791	\$642,353	\$750,063	\$1,038,499	\$1,600,631
Cigna Dental Health of Texas, Inc.	Consolidated	\$6,594,585	\$6,417,518	\$6,895,469	\$6,323,452	\$5,851,723
Denticare, Inc	State Wide*	\$3,489,849	\$3,183,996	\$4,063,268	\$3,769,102	\$3,981,993
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$801,796	\$521,396	\$82,470	\$0	\$0
	Texas	\$641,714	\$521,396	\$82,470	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$27,206	\$154,116	\$476,364	\$801,067	\$1,000,790
MNM-1997, Inc.	Consolidated	\$160,074	\$128,192	\$202,608	\$782,927	\$857,680
National Pacific Dental, Inc.	State Wide*	\$2,343,096	\$2,639,040	\$2,587,528	\$2,106,723	\$2,154,354
	Texas	\$2,343,096	\$2,639,040	\$2,587,528	\$2,109,734	\$2,114,006
Pearle Vision Managed Care - HMO of Texas, Inc.		\$1,072,159	\$727,272	\$512,961	\$332,941	\$482,997
Safeguard Health Plans, Inc.	State Wide*	\$4,580,960	\$3,471,038	\$3,858,192	\$3,826,257	\$3,935,077
United Concordia Dental Plans of Texas	Consolidated	\$1,913	\$9,901	\$116,202	\$155,711	\$166,624
United Dental Care of Texas, Inc.	State Wide*	\$12,504,552	\$6,017,865	\$6,359,083	\$5,965,864	\$5,192,553
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$302,060	\$222,690	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$41,196,171	\$35,021,945	\$39,529,550	\$37,344,074	\$39,180,528
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$43,666,279	\$36,212,964	\$41,112,207	\$39,302,938	\$41,905,168

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL EXPENSES

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$6,336,676	\$9,821,961	\$11,645,320	\$7,886,579	\$8,504,933
Aetna Dental Inc.	Consolidated	\$6,654,349	\$44,322,134	\$50,487,150	\$52,790,545	\$55,163,149
	Texas	\$6,545,775	\$34,623,452	\$40,785,125	\$41,028,591	\$41,758,678
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$35,885,178	\$7,045,550	(\$144,120)	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,700,540	\$5,581,340	\$4,767,465	\$4,946,765	\$4,438,663
	Texas	\$0	\$5,540,779	\$4,712,429	\$4,756,258	\$4,260,067
Block Vision of Texas, Inc.	Consolidated	\$4,910,043	\$5,355,416	\$5,782,873	\$6,021,051	\$7,842,759
Cigna Dental Health of Texas, Inc.	Consolidated	\$33,099,463	\$33,724,047	\$33,596,346	\$31,801,844	\$29,812,883
Denticare, Inc	State Wide*	\$9,947,375	\$9,222,958	\$9,710,110	\$10,021,108	\$10,700,076
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,319,661	\$1,544,132	\$231,083	\$0	\$0
	Texas	\$1,744,938	\$1,544,132	\$231,083	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$167,968	\$755,867	\$2,323,789	\$3,733,045	\$4,492,801
MNM-1997, Inc.	Consolidated	\$307,013	\$258,911	\$419,642	\$1,406,522	\$1,539,873
National Pacific Dental, Inc.	State Wide*	\$10,286,187	\$11,628,740	\$12,163,880	\$13,720,571	\$13,286,450
	Texas	\$10,286,187	\$11,628,740	\$12,163,880	\$13,668,683	\$13,034,513
Pearle Vision Managed Care - HMO of Texas, Inc.		\$5,707,903	\$2,806,642	\$1,606,099	\$2,119,805	\$1,975,370
Safeguard Health Plans, Inc.	State Wide*	\$10,515,180	\$8,590,892	\$8,623,863	\$8,869,727	\$9,507,636
United Concordia Dental Plans of Texas	Consolidated	\$339,109	\$383,388	\$516,054	\$685,949	\$764,729
United Dental Care of Texas, Inc.	State Wide*	\$27,225,469	\$20,205,360	\$18,291,906	\$16,663,439	\$14,855,831
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$2,119,469	\$1,473,284	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$155,137,746	\$152,981,379	\$150,264,399	\$148,662,601	\$149,050,149
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$161,521,583	\$162,720,622	\$160,021,460	\$160,666,950	\$162,885,153

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$924,471	\$1,040,659	(\$226,710)	\$68,700	\$54,176
Aetna Dental Inc.	Consolidated	\$1,717,207	\$9,146,663	\$14,351,551	\$18,431,949	\$18,573,782
	Texas	\$1,701,743	\$9,772,151	\$15,096,377	\$17,465,042	\$17,056,939
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$18,083,492	\$3,340,510	\$190,876	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	(\$29,824)	(\$560)	(\$521)	(\$10,632)	\$45,700
	Texas	\$0	(\$1,628)	(\$1,137)	(\$14,891)	(\$57,553)
Block Vision of Texas, Inc.	Consolidated	\$157,710	\$481,534	\$16,090	\$148,484	\$157,450
Cigna Dental Health of Texas, Inc.	Consolidated	\$14,310,713	\$13,858,412	\$12,074,439	\$10,115,132	\$10,695,767
Denticare, Inc	State Wide*	\$2,585,659	\$2,718,084	\$1,754,162	\$1,831,830	\$1,454,500
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$248,585	\$12,580	\$50,885	\$0	\$0
	Texas	\$185,399	\$12,580	\$50,885	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$70,415	\$206,780	\$417,199	\$422,898	\$570,085
MNM-1997, Inc.	Consolidated	\$39,495	\$12,010	\$15,321	\$8,311	\$32,401
National Pacific Dental, Inc.	State Wide*	\$1,274,386	\$2,240,270	\$2,157,037	\$2,180,284	\$3,350,289
	Texas	\$1,274,386	\$2,240,270	\$2,157,037	\$2,137,234	\$3,285,065
Pearle Vision Managed Care - HMO of Texas, Inc.		\$1,350,318	(\$112,502)	(\$148,736)	\$490,874	\$874,677
Safeguard Health Plans, Inc.	State Wide*	\$426,088	\$30,179	\$96,950	\$111,864	\$289,123
United Concordia Dental Plans of Texas	Consolidated	\$75,871	\$71,669	(\$70,531)	(\$162,716)	(\$121,676)
United Dental Care of Texas, Inc.	State Wide*	(\$665,884)	\$5,082,212	\$3,154,007	\$2,697,282	\$2,830,029
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$81,216	\$54,555	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$40,601,092	\$38,807,475	\$34,576,229	\$35,320,044	\$37,120,983
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$40,649,918	\$38,183,055	\$33,832,019	\$36,334,260	\$38,806,303

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
AFTER TAX NET INCOME

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$566,889	\$655,659	(\$154,311)	\$44,689	\$35,756
Aetna Dental Inc.	Consolidated	\$1,116,185	\$5,956,846	\$9,290,558	\$12,047,221	\$12,053,785
	Texas	\$1,106,133	\$6,364,201	\$9,772,726	\$11,415,246	\$11,069,403
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$12,268,213	\$2,378,895	\$272,786	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$1,719	(\$560)	(\$521)	(\$10,632)	\$45,700
	Texas	\$0	(\$1,628)	(\$1,137)	(\$14,891)	(\$57,553)
Block Vision of Texas, Inc.	Consolidated	\$105,140	\$321,023	\$13,906	\$92,139	\$97,285
Cigna Dental Health of Texas, Inc.	Consolidated	\$9,293,544	\$9,011,104	\$7,881,534	\$6,742,941	\$6,955,404
Denticare, Inc	State Wide*	\$1,593,275	\$1,726,301	\$1,169,900	\$1,116,359	\$946,720
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$248,585	\$12,580	\$50,885	\$0	\$0
	Texas	\$185,399	\$12,580	\$50,885	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$39,415	\$132,533	\$276,063	\$297,579	\$383,804
MNM-1997, Inc.	Consolidated	\$39,495	\$12,010	\$15,321	\$8,311	\$20,889
National Pacific Dental, Inc.	State Wide*	\$853,251	\$1,482,706	\$1,236,858	\$1,353,133	\$2,150,684
	Texas	\$853,251	\$1,482,706	\$1,236,858	\$1,310,083	\$2,109,879
Pearle Vision Managed Care - HMO of Texas, Inc.		\$862,088	(\$51,155)	(\$99,841)	\$316,737	\$540,723
Safeguard Health Plans, Inc.	State Wide*	\$270,516	(\$13,203)	(\$6,574)	\$61,158	\$172,457
United Concordia Dental Plans of Texas	Consolidated	\$52,976	\$50,612	(\$77,090)	(\$121,484)	(\$76,749)
United Dental Care of Texas, Inc.	State Wide*	(\$660,149)	\$3,420,029	\$2,324,489	\$1,335,665	\$1,847,128
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$78,819	\$35,461	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$26,655,004	\$25,537,128	\$22,675,515	\$22,604,532	\$24,045,146
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$26,729,961	\$25,130,841	\$22,193,963	\$23,283,816	\$25,173,586

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
TOTAL ENDING ENROLLMENT

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	627,057	767,025	656,655	624,085	629,630
Aetna Dental Inc.	Consolidated	91,190	607,080	597,436	589,532	576,929
	Texas	86,823	485,805	469,124	461,718	452,039
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	418,313	299	0	0	0
Alpha Dental Programs, Inc.	Consolidated	44,993	46,562	37,912	41,214	38,138
	Texas	0	46,158	37,367	39,734	36,181
Block Vision of Texas, Inc.	Consolidated	358,833	474,321	452,541	516,035	717,245
Cigna Dental Health of Texas, Inc.	Consolidated	346,959	328,963	306,537	274,695	258,910
Denticare, Inc	State Wide*	138,328	129,867	119,993	123,520	120,351
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	186,488	49,871	0	0	0
	Texas	137,735	49,871	0	0	0
Managed Dentalguard, Inc.	Dallas*	2,804	13,184	31,353	41,426	54,105
MNM-1997, Inc.	Consolidated	2,696	3,136	5,222	35,238	42,017
National Pacific Dental, Inc.	State Wide*	139,253	158,844	160,188	167,111	174,645
	Texas	139,253	158,844	160,188	162,854	170,999
Pearle Vision Managed Care - HMO of Texas, Inc.		749,332	511,056	234,809	320,070	309,421
Safeguard Health Plans, Inc.	State Wide*	126,121	102,179	99,663	107,251	114,948
United Concordia Dental Plans of Texas	Consolidated	3,224	3,777	3,463	3,799	4,219
United Dental Care of Texas, Inc.	State Wide*	274,083	242,379	207,309	183,785	166,011
VHP Dental, Inc.-Canceled 05/16/03	Austin*	27,269	0	0	0	0
TOTAL FOR TEXAS SINGLE SERVICE		3,438,830	3,316,864	2,784,224	2,894,210	3,076,076
TOTAL FOR SINGLE SERVICE (IND WIDE)		3,536,943	3,438,543	2,913,081	3,027,761	3,206,569

* Only operates in one service area

INCOME STATEMENT DATA
2005 ANNUAL INFORMATION
CUMULATIVE MEMBER MONTHS

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	6,404,856	8,070,000	8,955,310	7,291,943	7,095,088
Aetna Dental Inc.	Consolidated	771,304	5,221,482	7,183,248	7,071,300	7,116,399
	Texas	758,840	3,950,402	5,719,667	5,568,207	5,608,431
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	5,474,075	1,884,806	0	0	0
Alpha Dental Programs, Inc.	Consolidated	607,855	611,811	471,665	485,157	458,284
	Texas	0	608,054	466,940	470,261	435,799
Block Vision of Texas, Inc.	Consolidated	4,190,686	5,360,313	4,976,955	5,741,192	6,934,858
Cigna Dental Health of Texas, Inc.	Consolidated	4,107,772	4,057,371	3,808,112	3,374,055	3,141,981
Denticare, Inc	State Wide*	1,720,174	1,595,394	1,452,824	1,443,586	1,428,005
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	2,285,820	815,360	69,199	0	0
	Texas	1,645,836	815,360	69,199	0	0
Managed Dentalguard, Inc.	Dallas*	14,636	90,460	291,947	469,593	576,126
MNM-1997, Inc.	Consolidated	36,666	34,168	51,475	423,167	466,147
National Pacific Dental, Inc.	State Wide*	1,692,180	1,877,633	1,933,601	1,995,703	2,097,663
	Texas	1,692,180	1,877,633	1,933,601	1,982,782	2,052,089
Pearle Vision Managed Care - HMO of Texas, Inc.		7,499,636	6,899,476	4,198,432	3,308,900	3,555,797
Safeguard Health Plans, Inc.	State Wide*	1,601,148	1,202,532	1,198,574	1,240,349	1,344,170
United Concordia Dental Plans of Texas	Consolidated	38,509	41,668	42,212	43,704	48,910
United Dental Care of Texas, Inc.	State Wide*	3,265,590	3,001,481	2,566,473	2,278,840	2,093,235
VHP Dental, Inc.-Canceled 05/16/03	Austin*	375,510	260,814	0	0	0
TOTAL FOR TEXAS SINGLE SERVICE		38,826,114	39,749,932	35,731,721	33,636,579	34,780,636
TOTAL FOR SINGLE SERVICE (IND WIDE)		40,086,417	41,024,769	37,200,027	35,167,489	36,356,663

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
COMMERCIAL PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$10.70	\$10.21	\$9.01	\$10.03	\$10.31
	Texas	\$10.72	\$11.20	\$9.75	\$10.46	\$10.43
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.71	\$5.30	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$9.26	\$9.09	\$10.09	\$10.14	\$9.74
	Texas	\$0.00	\$9.08	\$10.07	\$10.04	\$9.62
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$3.72	\$4.09
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.48	\$11.70	\$11.98	\$12.40	\$12.85
Denticare, Inc	State Wide*	\$7.22	\$7.44	\$7.76	\$8.16	\$8.41
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.27	\$1.54	\$3.27	\$0.00	\$0.00
	Texas	\$0.66	\$1.54	\$3.27	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$12.06	\$9.97	\$9.18	\$8.72	\$8.66
MNM-1997, Inc.	Consolidated	\$8.00	\$7.64	\$8.14	\$3.30	\$3.31
National Pacific Dental, Inc.	State Wide*	\$6.81	\$7.38	\$7.40	\$7.63	\$7.93
	Texas	\$6.81	\$7.38	\$7.40	\$7.63	\$7.95
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$6.76	\$7.17	\$7.17	\$7.25	\$7.26
United Concordia Dental Plans of Texas	Consolidated	\$10.55	\$10.77	\$10.45	\$13.11	\$13.06
United Dental Care of Texas, Inc.	State Wide*	\$7.83	\$8.34	\$8.25	\$8.40	\$8.35
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$3.20	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$8.61	\$8.93	\$9.40	\$9.59	\$9.62
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$8.85	\$8.82	\$9.14	\$9.50	\$9.63

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Dental Care of Texas, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Dental Care of Texas, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
TOTAL REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.13	\$1.34	\$1.27	\$1.09	\$1.20
Aetna Dental Inc.	Consolidated	\$10.70	\$10.21	\$9.01	\$10.03	\$10.31
	Texas	\$10.72	\$11.20	\$9.75	\$10.46	\$10.43
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.71	\$5.30	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$9.26	\$9.10	\$10.09	\$10.15	\$9.77
	Texas	\$0.00	\$9.09	\$10.07	\$10.06	\$9.63
Block Vision of Texas, Inc.	Consolidated	\$1.20	\$1.09	\$1.16	\$1.07	\$1.15
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.48	\$11.70	\$11.98	\$12.40	\$12.85
Denticare, Inc	State Wide*	\$7.26	\$7.44	\$7.89	\$8.21	\$8.48
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.11	\$1.90	\$3.98	\$0.00	\$0.00
	Texas	\$1.16	\$1.90	\$3.98	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$12.06	\$9.97	\$9.18	\$8.72	\$8.66
MNM-1997, Inc.	Consolidated	\$9.38	\$7.78	\$8.34	\$3.33	\$3.35
National Pacific Dental, Inc.	State Wide*	\$6.81	\$7.38	\$7.40	\$7.97	\$7.93
	Texas	\$6.81	\$7.38	\$7.40	\$7.97	\$7.95
Pearle Vision Managed Care - HMO of Texas		\$0.94	\$0.39	\$0.34	\$0.78	\$0.79
Safeguard Health Plans, Inc.	State Wide*	\$6.79	\$7.16	\$7.27	\$7.23	\$7.28
United Concordia Dental Plans of Texas	Consolidated	\$10.55	\$10.77	\$10.45	\$13.11	\$13.06
United Dental Care of Texas, Inc.	State Wide*	\$8.04	\$8.34	\$8.25	\$8.40	\$8.36
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$5.84	\$5.85	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$4.99	\$4.80	\$5.16	\$5.45	\$5.33
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.00	\$4.87	\$5.19	\$5.58	\$5.52

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.87	\$1.03	\$1.08	\$0.86	\$0.96
Aetna Dental Inc.	Consolidated	\$8.02	\$7.16	\$5.46	\$5.98	\$5.90
	Texas	\$8.01	\$7.31	\$5.43	\$5.82	\$5.57
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$5.16	\$2.85	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$5.59	\$5.87	\$6.07	\$5.89	\$5.85
	Texas	\$0.00	\$5.86	\$6.06	\$5.84	\$5.77
Block Vision of Texas, Inc.	Consolidated	\$1.03	\$0.88	\$1.01	\$0.87	\$0.90
Cigna Dental Health of Texas, Inc.	Consolidated	\$6.45	\$6.73	\$7.01	\$7.55	\$7.63
Denticare, Inc	State Wide*	\$3.75	\$3.79	\$3.89	\$4.33	\$4.70
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.66	\$1.25	\$2.15	\$0.00	\$0.00
	Texas	\$0.67	\$1.25	\$2.15	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$9.62	\$6.65	\$6.33	\$6.24	\$6.06
MNM-1997, Inc.	Consolidated	\$4.01	\$3.83	\$4.22	\$1.47	\$1.46
National Pacific Dental, Inc.	State Wide*	\$4.69	\$4.79	\$4.95	\$5.82	\$5.31
	Texas	\$4.69	\$4.79	\$4.95	\$5.83	\$5.32
Pearle Vision Managed Care - HMO of Texas		\$0.62	\$0.30	\$0.26	\$0.54	\$0.42
Safeguard Health Plans, Inc.	State Wide*	\$3.71	\$4.26	\$3.98	\$4.07	\$4.15
United Concordia Dental Plans of Texas	Consolidated	\$8.76	\$8.96	\$9.47	\$12.13	\$12.23
United Dental Care of Texas, Inc.	State Wide*	\$4.51	\$4.73	\$4.65	\$4.69	\$4.62
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$4.84	\$4.79	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$2.93	\$2.97	\$3.10	\$3.31	\$3.16
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$2.94	\$3.08	\$3.20	\$3.45	\$3.33

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.12	\$0.18	\$0.22	\$0.22	\$0.24
Aetna Dental Inc.	Consolidated	\$0.61	\$1.33	\$1.57	\$1.49	\$1.85
	Texas	\$0.61	\$1.46	\$1.70	\$1.55	\$1.88
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$1.40	\$0.89	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$3.79	\$3.26	\$4.04	\$4.31	\$3.84
	Texas	\$0.00	\$3.25	\$4.03	\$4.27	\$4.00
Block Vision of Texas, Inc.	Consolidated	\$0.14	\$0.12	\$0.15	\$0.18	\$0.23
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.61	\$1.58	\$1.81	\$1.87	\$1.86
Denticare, Inc	State Wide*	\$2.03	\$2.00	\$2.80	\$2.61	\$2.79
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.35	\$0.64	\$1.19	\$0.00	\$0.00
	Texas	\$0.39	\$0.64	\$1.19	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$1.86	\$1.70	\$1.63	\$1.71	\$1.74
MNM-1997, Inc.	Consolidated	\$4.37	\$3.75	\$3.94	\$1.85	\$1.84
National Pacific Dental, Inc.	State Wide*	\$1.38	\$1.41	\$1.34	\$1.06	\$1.03
	Texas	\$1.38	\$1.41	\$1.34	\$1.06	\$1.03
Pearle Vision Managed Care - HMO of Texas		\$0.14	\$0.11	\$0.12	\$0.10	\$0.14
Safeguard Health Plans, Inc.	State Wide*	\$2.86	\$2.89	\$3.22	\$3.08	\$2.93
United Concordia Dental Plans of Texas	Consolidated	\$0.05	\$0.24	\$2.75	\$3.56	\$3.41
United Dental Care of Texas, Inc.	State Wide*	\$3.83	\$2.00	\$2.48	\$2.62	\$2.48
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.80	\$0.85	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$1.06	\$0.88	\$1.11	\$1.11	\$1.13
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.09	\$0.88	\$1.11	\$1.12	\$1.15

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.99	\$1.22	\$1.30	\$1.08	\$1.20
Aetna Dental Inc.	Consolidated	\$8.63	\$8.49	\$7.03	\$7.47	\$7.75
	Texas	\$8.63	\$8.76	\$7.13	\$7.37	\$7.45
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$6.56	\$3.74	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$9.38	\$9.12	\$10.11	\$10.20	\$9.69
	Texas	\$0.00	\$9.11	\$10.09	\$10.11	\$9.78
Block Vision of Texas, Inc.	Consolidated	\$1.17	\$1.00	\$1.16	\$1.05	\$1.13
Cigna Dental Health of Texas, Inc.	Consolidated	\$8.06	\$8.31	\$8.82	\$9.43	\$9.49
Denticare, Inc	State Wide*	\$5.78	\$5.78	\$6.68	\$6.94	\$7.49
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.01	\$1.89	\$3.34	\$0.00	\$0.00
	Texas	\$1.06	\$1.89	\$3.34	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$11.48	\$8.36	\$7.96	\$7.95	\$7.80
MNM-1997, Inc.	Consolidated	\$8.37	\$7.58	\$8.15	\$3.32	\$3.30
National Pacific Dental, Inc.	State Wide*	\$6.08	\$6.19	\$6.29	\$6.88	\$6.33
	Texas	\$6.08	\$6.19	\$6.29	\$6.89	\$6.35
Pearle Vision Managed Care - HMO of Texas		\$0.76	\$0.41	\$0.38	\$0.64	\$0.56
Safeguard Health Plans, Inc.	State Wide*	\$6.57	\$7.14	\$7.20	\$7.15	\$7.07
United Concordia Dental Plans of Texas	Consolidated	\$8.81	\$9.20	\$12.23	\$15.70	\$15.64
United Dental Care of Texas, Inc.	State Wide*	\$8.34	\$6.73	\$7.13	\$7.31	\$7.10
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$5.64	\$5.65	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$4.00	\$3.85	\$4.21	\$4.42	\$4.29
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4.03	\$3.97	\$4.30	\$4.57	\$4.48

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
NET INCOME BEFORE TAXES**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.14	\$0.13	(\$0.03)	\$0.01	\$0.01
Aetna Dental Inc.	Consolidated	\$2.23	\$1.75	\$2.00	\$2.61	\$2.61
	Texas	\$2.24	\$2.47	\$2.64	\$3.14	\$3.04
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$3.30	\$1.77	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	(\$0.05)	(\$0.00)	(\$0.00)	(\$0.02)	\$0.10
	Texas	\$0.00	(\$0.00)	(\$0.00)	(\$0.03)	(\$0.13)
Block Vision of Texas, Inc.	Consolidated	\$0.04	\$0.09	\$0.00	\$0.03	\$0.02
Cigna Dental Health of Texas, Inc.	Consolidated	\$3.48	\$3.42	\$3.17	\$3.00	\$3.40
Denticare, Inc	State Wide*	\$1.50	\$1.70	\$1.21	\$1.27	\$1.02
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.11	\$0.02	\$0.74	\$0.00	\$0.00
	Texas	\$0.11	\$0.02	\$0.74	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$4.81	\$2.29	\$1.43	\$0.90	\$0.99
MNM-1997, Inc.	Consolidated	\$1.08	\$0.35	\$0.30	\$0.02	\$0.07
National Pacific Dental, Inc.	State Wide*	\$0.75	\$1.19	\$1.12	\$1.09	\$1.60
	Texas	\$0.75	\$1.19	\$1.12	\$1.08	\$1.60
Pearle Vision Managed Care - HMO of Texas		\$0.18	(\$0.02)	(\$0.04)	\$0.15	\$0.25
Safeguard Health Plans, Inc.	State Wide*	\$0.27	\$0.03	\$0.08	\$0.09	\$0.22
United Concordia Dental Plans of Texas	Consolidated	\$1.97	\$1.72	(\$1.67)	(\$3.72)	(\$2.49)
United Dental Care of Texas, Inc.	State Wide*	(\$0.20)	\$1.69	\$1.23	\$1.18	\$1.35
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.22	\$0.21	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$1.05	\$0.98	\$0.97	\$1.05	\$1.07
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.01	\$0.93	\$0.91	\$1.03	\$1.07

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2005 ANNUAL INFORMATION
AFTER TAX NET INCOME**

SINGLE SERVICE HMOs	DIVISION	12/01 Year	12/02 Year	12/03 Year	12/04 Year	12/05 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.09	\$0.08	(\$0.02)	\$0.01	\$0.01
Aetna Dental Inc.	Consolidated	\$1.45	\$1.14	\$1.29	\$1.70	\$1.69
	Texas	\$1.46	\$1.61	\$1.71	\$2.05	\$1.97
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$2.24	\$1.26	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$0.00	(\$0.00)	(\$0.00)	(\$0.02)	\$0.10
	Texas	\$0.00	(\$0.00)	(\$0.00)	(\$0.03)	(\$0.13)
Block Vision of Texas, Inc.	Consolidated	\$0.03	\$0.06	\$0.00	\$0.02	\$0.01
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.26	\$2.22	\$2.07	\$2.00	\$2.21
Denticare, Inc	State Wide*	\$0.93	\$1.08	\$0.81	\$0.77	\$0.66
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.11	\$0.02	\$0.74	\$0.00	\$0.00
	Texas	\$0.11	\$0.02	\$0.74	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$2.69	\$1.47	\$0.95	\$0.63	\$0.67
MNM-1997, Inc.	Consolidated	\$1.08	\$0.35	\$0.30	\$0.02	\$0.04
National Pacific Dental, Inc.	State Wide*	\$0.50	\$0.79	\$0.64	\$0.68	\$1.03
	Texas	\$0.50	\$0.79	\$0.64	\$0.66	\$1.03
Pearle Vision Managed Care - HMO of Texas		\$0.11	(\$0.01)	(\$0.02)	\$0.10	\$0.15
Safeguard Health Plans, Inc.	State Wide*	\$0.17	(\$0.01)	(\$0.01)	\$0.05	\$0.13
United Concordia Dental Plans of Texas	Consolidated	\$1.38	\$1.21	(\$1.83)	(\$2.78)	(\$1.57)
United Dental Care of Texas, Inc.	State Wide*	(\$0.20)	\$1.14	\$0.91	\$0.59	\$0.88
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.21	\$0.14	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.69	\$0.64	\$0.63	\$0.67	\$0.69
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.67	\$0.61	\$0.60	\$0.66	\$0.69

* Only operates in one service area