

PUBLIC

**TEXAS DEPARTMENT OF INSURANCE
HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL REPORT
SINGLE SERVICE
2002 ANNUAL INFORMATION**

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FINANCIAL REPORT
SINGLE SERVICE
ANNUAL 2002 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 S1202A.xls
HMO Financial Statements**

Ty	TDI#	NAIC#	GRP	21-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					
28-	05836	95035	0304	Aetna Dental Maintenance Org.	12/18/86	Consolidated						
28-	05288	95163		Alpha Dental Programs, Inc.	05/01/87	State Wide*	Texas					
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						
28-	94499	95316	0405	Dental Benefits, Inc.- Canceled 12/22/00	01/30/96	Consolidated						
28-	05211	95161	0666	Denticare, Inc	06/01/88	State Wide*						
28-	94579	94517		ECCA Managed Vision Care, Inc.	08/28/96	Consolidated	Texas					
28-	95452	52556	0429	Managed Dentalguard, Inc.	10/06/95	Consolidated						
28-	94475	95247		MNM-1997, Inc.	10/06/95	Consolidated						
28-	05362	95251	0541	National Pacific Dental, Inc.	11/16/89	State Wide*						
28-	05198	95027	0826	NYLCARE Dental Plans of the Southwe	04/29/88	Consolidated	Dallas	Houston				
28-	94444	95492		Orthopedic Healthcare of TX, Inc.- Canceled	10/04/96	Consolidated						
28-	05512	95252		Parliament Dental Plans, Inc.- Canceled 12	11/13/90	State Wide*						
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-	05832	96030	1119	Safeguard Health Plans, Inc.- Canceled 10	12/30/86	Consolidated						
28-	05263	95160		United Concordia Dental Plans of Texas	10/03/88	Consolidated						
28-	05857	95142		United Dental Care of Texas, Inc.	07/15/86	State Wide*						
28-	94747	95670		VHP Dental, Inc.	08/29/97	Consolidated						

*Only operates in one service area

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	G CASH	H SHORT-TERM INVESTMENT	I PREMIUMS RECEIVABLE	J CURRENT ADMITTED ASSETS	K LONG-TERM INVESTMENT	L TOTAL ADMITTED ASSETS	M CLAIMS PAYABLE
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	2,406,214	251,841	0	2,856,743	0	2,856,743	823,243
Aetna Dental Inc.	Dec-02	240,935	9,641,035	2,495,849	14,856,721	0	15,033,918	7,456,137
Aetna Dental Maintenance Org.	Dec-02	2,651,763	1,123,996	0	4,691,379	0	5,565,359	200,000
Alpha Dental Programs, Inc.	Dec-02	0	917,206	288,428	1,206,156	0	1,305,879	222,173
Block Vision of Texas, Inc.	Dec-02	1,732,851	0	0	1,740,247	0	1,741,408	490,027
Cigna Dental Health of Texas, Inc.	Dec-02	931,209	6,394,617	221,950	8,756,571	0	8,955,540	1,346,539
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0	0	0
Denticare, Inc	Dec-02	5,263,172	0	516,808	6,005,934	0	6,005,934	102,207
ECCA Managed Vision Care, Inc.	Dec-02	1,050,495	0	0	1,098,917	63,934	1,162,851	0
Managed Dentalguard, Inc.	Dec-02	230,289	0	19,615	288,253	0	1,361,310	16,429
MNM-1997, Inc.	Dec-02	84,850	194,000	7,981	489,316	0	561,811	21,574
National Pacific Dental, Inc.	Dec-02	1,367,674	0	789,434	2,292,400	100,000	2,617,996	413,988
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	833,987	175,721	0	1,009,710	1,503,074	2,512,784	65,105
Safeguard Health Plans, Inc.	Dec-02	153,172	1,114,606	236,847	1,508,017	0	1,593,533	147,193
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	273,085	194,000	569	469,817	0	575,643	26,083
United Dental Care of Texas, Inc.	Dec-02	(39,687)	3,090,918	1,177,219	5,441,474	0	8,989,110	1,511,294
VHP Dental, Inc.	Dec-02	421,367	0	0	422,167	0	422,167	0
TOTAL SINGLE SERVICE		17,601,376	23,097,940	5,754,700	53,133,822	1,667,008	61,261,986	12,841,992

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	N TOTAL CURRENT LIABILITIES	O TOTAL LIABILITIES	P UNCOVERED LIABILITIES	Q NET WORTH	R COMMERCIAL RISK PREMIUM	S MEDICARE PREMIUM	S MEDICAID PREMIUM
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	864,311	1,220,389	0	1,636,354	0	0	0
Aetna Dental Inc.	Dec-02	9,128,367	9,162,399	1,706,262	5,871,519	53,302,218	0	0
Aetna Dental Maintenance Org.	Dec-02	213,496	213,496	0	5,351,863	9,991,546	0	0
Alpha Dental Programs, Inc.	Dec-02	414,181	414,181	38,041	891,698	5,561,796	0	0
Block Vision of Texas, Inc.	Dec-02	697,565	705,723	0	1,035,684	0	0	0
Cigna Dental Health of Texas, Inc.	Dec-02	2,361,451	2,361,451	1,014,912	6,594,089	47,476,480	0	0
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0	0	0
Denticare, Inc	Dec-02	867,142	931,463	0	5,074,471	11,865,510	0	0
ECCA Managed Vision Care, Inc.	Dec-02	401,804	418,367	418,367	744,484	0	0	166,498
Managed Dentalguard, Inc.	Dec-02	82,045	92,942	76,513	1,268,368	901,499	0	0
MNM-1997, Inc.	Dec-02	59,755	59,755	0	502,056	260,996	0	0
National Pacific Dental, Inc.	Dec-02	653,621	653,621	0	1,964,375	13,856,117	0	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	390,417	390,417	30,600	2,122,367	0	0	0
Safeguard Health Plans, Inc.	Dec-02	878,661	878,661	0	714,872	8,567,405	0	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	52,461	60,902	32,863	514,741	448,672	0	0
United Dental Care of Texas, Inc.	Dec-02	2,446,006	2,446,006	513,956	6,543,104	25,046,847	0	0
VHP Dental, Inc.	Dec-02	11,037	11,037	11,037	411,130	0	0	0
TOTAL SINGLE SERVICE		19,522,320	20,020,810	3,842,551	41,241,175	177,279,086	0	0

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	T TOTAL REVENUE	U OTHER PROFESSIONAL SERVICES	V OUTSIDE REFERRAL	W HOSP/MEDICAL BENEFITS	X TOTAL MED & HOSP
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	10,847,564	4,087,284	0	4,254,111	0
Aetna Dental Inc.	Dec-02	53,302,218	37,391,295	0	0	0
Aetna Dental Maintenance Org.	Dec-02	9,991,546	5,402,827	0	0	0
Alpha Dental Programs, Inc.	Dec-02	5,565,847	3,441,250	147,369	0	0
Block Vision of Texas, Inc.	Dec-02	5,818,833	0	0	4,713,062	0
Cigna Dental Health of Texas, Inc.	Dec-02	47,476,480	26,452,799	853,730	0	0
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0
Denticare, Inc	Dec-02	11,873,185	5,315,675	0	0	0
ECCA Managed Vision Care, Inc.	Dec-02	1,547,864	1,022,736	0	0	0
Managed Dentalguard, Inc.	Dec-02	901,499	552,905	44,914	0	0
MNM-1997, Inc.	Dec-02	260,996	0	0	130,596	0
National Pacific Dental, Inc.	Dec-02	13,856,117	9,038,558	0	0	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	2,491,052	1,685,243	0	0	0
Safeguard Health Plans, Inc.	Dec-02	8,554,238	4,384,073	0	0	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	448,672	0	0	373,487	0
United Dental Care of Texas, Inc.	Dec-02	25,030,200	14,187,495	0	0	0
VHP Dental, Inc.	Dec-02	1,525,667	1,250,594	0	0	0
TOTAL SINGLE SERVICE		199,491,978	114,212,734	1,046,013	9,471,256	0

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	Y TOTAL ADMIN & OTHER	Z TOTAL EXPENSES	AA INCOME BEFORE TAX	AB INCOME AFTER TAX	NET INCR/ (DECR) CASH & EQUIV'T	AD PRIOR YEAR ENROLLMENT	AE ENDING ENROLLMENT
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	0	0	1,040,659	655,659	804,770	485,811	767,025
Aetna Dental Inc.	Dec-02	0	0	9,146,663	5,956,846	4,969,185	26,268	607,080
Aetna Dental Maintenance Org.	Dec-02	0	0	3,340,510	2,378,895	(8,473,304)	532,968	299
Alpha Dental Programs, Inc.	Dec-02	0	0	(560)	(560)	(45,000)	53,459	46,562
Block Vision of Texas, Inc.	Dec-02	0	0	481,535	321,024	658,768	322,143	474,321
Cigna Dental Health of Texas, Inc.	Dec-02	0	0	13,858,412	9,011,104	2,092,079	317,783	328,963
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0	0	0
Denticare, Inc	Dec-02	0	0	2,647,704	1,665,390	2,496,217	138,959	129,867
ECCA Managed Vision Care, Inc.	Dec-02	0	0	12,580	12,580	79,301	203,478	49,871
Managed Dentalguard, Inc.	Dec-02	0	0	206,780	132,533	133,130	0	13,184
MNM-1997, Inc.	Dec-02	0	0	12,010	12,010	(18,730)	3,153	3,136
National Pacific Dental, Inc.	Dec-02	0	0	2,174,270	1,444,768	41,043	144,642	158,844
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	0	0	(304,219)	(207,825)	(10,138)	346,319	511,056
Safeguard Health Plans, Inc.	Dec-02	0	0	30,179	(13,696)	61,020	173,672	102,179
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	0	0	71,669	50,612	71,641	4,434	3,777
United Dental Care of Texas, Inc.	Dec-02	0	0	5,082,212	3,420,029	1,437,205	265,903	242,379
VHP Dental, Inc.	Dec-02	0	0	54,555	35,461	10,722	30,749	0
TOTAL SINGLE SERVICE		0	0	37,854,959	24,874,830	4,307,909	3,049,741	3,438,543

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	MEM MONTHS CURRENT YEAR	AG MEDICARE YR CUMUL MEMBER MOS	AG MEDICAID YR CUMUL MEMBER MOS	TOTAL PHY & NON-PHY ENCOUNTERS	AI TOTAL MED PHY&NONPHY ENCOUNTERS	AI TOTAL M-AID PHY&NONPHY ENCOUNTERS
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	8,070,000	0	0	0	0	0
Aetna Dental Inc.	Dec-02	5,221,482	0	0	939,866	0	0
Aetna Dental Maintenance Org.	Dec-02	1,884,806	0	0	62,612	0	0
Alpha Dental Programs, Inc.	Dec-02	611,811	0	0	30,459	0	0
Block Vision of Texas, Inc.	Dec-02	5,360,313	0	0	19,289	0	0
Cigna Dental Health of Texas, Inc.	Dec-02	4,057,371	0	0	0	0	0
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0	0
Denticare, Inc	Dec-02	1,595,394	0	0	0	0	0
ECCA Managed Vision Care, Inc.	Dec-02	815,360	0	0	15,537	0	0
Managed Dentalguard, Inc.	Dec-02	90,460	0	0	3,103	0	0
MNM-1997, Inc.	Dec-02	34,168	0	0	838	0	0
National Pacific Dental, Inc.	Dec-02	1,877,633	0	0	0	0	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	6,899,476	0	0	0	0	0
Safeguard Health Plans, Inc.	Dec-02	1,202,532	0	0	200,422	0	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	41,668	0	0	5,236	0	0
United Dental Care of Texas, Inc.	Dec-02	3,001,481	0	0	0	0	0
VHP Dental, Inc.	Dec-02	260,814	0	0	0	0	0
TOTAL SINGLE SERVICE		41,024,769	0	0	1,277,362	0	0

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	TOTAL HOSP PAT DAYS INCURRED	AK MED HOSP PAT DAYS INCURRED	AL CLAIMS PAYABLE UNREPORTED	AM CLAIMS PAYABLE REPORTED	NET CASH PROVIDED BY OPER. ACTIV.
AECC Total Vision Health Plan of Texas, Inc.	Dec-02	0	0	410,647	412,596	1,068,776
Aetna Dental Inc.	Dec-02	0	0	5,411,135	2,045,002	9,149,217
Aetna Dental Maintenance Org.	Dec-02	0	0	189,900	10,100	1,408,012
Alpha Dental Programs, Inc.	Dec-02	0	0	220,867	39,347	54,723
Block Vision of Texas, Inc.	Dec-02	0	0	490,027	0	474,703
Cigna Dental Health of Texas, Inc.	Dec-02	0	0	1,140,364	314,177	9,354,718
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0
Denticare, Inc	Dec-02	0	0	0	102,207	2,213,648
ECCA Managed Vision Care, Inc.	Dec-02	0	0	0	87,157	(129,172)
Managed Dentalguard, Inc.	Dec-02	0	0	0	16,429	126,414
MNM-1997, Inc.	Dec-02	0	0	0	21,574	(5,141)
National Pacific Dental, Inc.	Dec-02	0	0	413,988	0	1,303,031
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	0	0	26,200	38,905	(1,022,046)
Safeguard Health Plans, Inc.	Dec-02	0	0	87,524	59,669	97,706
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	0	0	16,281	12,319	60,914
United Dental Care of Texas, Inc.	Dec-02	0	0	310,949	1,525,428	3,994,639
VHP Dental, Inc.	Dec-02	0	0	0	0	32,223
TOTAL SINGLE SERVICE		0	0	8,717,882	4,684,910	28,182,365

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2002 HEALTH MAINTENANCE ORGANIZATION	F YEAR	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-02	8,070,000	0	0	0	0
Aetna Dental Inc.	Dec-02	5,221,482	0	0	44,257,291	53,333,437
Aetna Dental Maintenance Org.	Dec-02	1,884,806	0	0	10,026,769	10,026,769
Alpha Dental Programs, Inc.	Dec-02	611,811	0	0	5,520,167	5,561,796
Block Vision of Texas, Inc.	Dec-02	5,360,313	0	0	0	0
Cigna Dental Health of Texas, Inc.	Dec-02	4,057,371	0	0	47,476,480	47,476,480
Dental Benefits, Inc.-Canceled 12/22/00	Dec-02	0	0	0	0	0
Denticare, Inc	Dec-02	1,595,394	0	0	11,865,510	11,865,510
ECCA Managed Vision Care, Inc.	Dec-02	815,360	0	0	910,551	910,551
Managed Dentalguard, Inc.	Dec-02	90,460	0	0	901,499	901,499
MNM-1997, Inc.	Dec-02	34,168	0	0	260,996	260,996
National Pacific Dental, Inc.	Dec-02	1,877,633	0	0	13,856,117	13,856,117
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-02	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-02	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-02	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-02	6,899,476	0	0	0	0
Safeguard Health Plans, Inc.	Dec-02	1,202,532	0	0	8,567,405	8,567,405
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-02	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-02	41,668	0	0	448,672	448,672
United Dental Care of Texas, Inc.	Dec-02	3,001,481	0	0	25,046,847	25,046,847
VHP Dental, Inc.	Dec-02	260,814	0	0	0	0
TOTAL SINGLE SERVICE		41,024,769	0	0	169,138,304	178,256,079

**Health Maintenance Organizations
Operations by Areas**

	AECC 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.	Dental Benefits, Inc.	Denticare, Inc	ECCA Managed Vision Care, Inc.	ECCA Managed Vision Care, Inc.	Managed Dentalguard, Inc.
As of 12/31/02	Consolidated	Consolidated	Texas	Consolidated	State Wide*	Texas	Consolidated	Consolidated	Consolidated	State Wide*	Consolidated	Texas	Consolidated
Tot. Member Months (CP)	2,231,682	1,827,113	1,460,338	668	142,545	141,350	1,410,048	992,089	0	389,210	166,498	166,498	37,137
Tot. Member Months (YTD)	8,070,000	5,221,482	3,950,402	1,884,806	611,811	608,054	5,360,313	4,057,371	0	1,595,394	815,360	815,360	90,460
Dec 01/Tot. Member Months	6,404,856	771,304	758,840	5,474,075	607,855	0	4,190,686	4,107,772	0	1,720,174	2,285,820	1,645,836	14,636
Medicare Months (CP)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Months (YTD)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Months (CP)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Months (YTD)	0	0	0	0	0	0	0	0	0	0	0	0	0
Enrollment													
Group	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Risk	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Cost	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Risk	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Cost	0	0	0	0	0	0	0	0	0	0	0	0	0
Individual	0	53,333,437	0	10,026,769	5,561,796	0	0	47,476,480	0	11,873,185	1,547,864	0	901,499
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membrs Dec 02	767,025	607,080	485,805	299	46,562	46,158	474,321	328,963	0	129,867	49,871	49,871	13,184
% Share in each market			0.00%			0.00%						0.00%	
Total Members Dec 01	627,057	91,190	86,823	418,313	44,993	0	358,833	346,959	0	138,328	186,488	137,735	2,804
% Share in each market			0.00%			0.00%						0.00%	
O/P encounters													
Tot Physician (P7 C7 L8)	1,853,285	4,912,785	0	12,249,063	962,206	0	1,074,083	5,233,747	0	2,766,955	971,194	0	97,159
Tot Non-Physician (P7 C8 L8)	0	91,190	711,072	418,313	44,993	30,271	0	346,959	0	138,328	50,589	15,537	2,804
Total	0	607,080	711,072	299	46,562	30,271	0	328,963	0	129,867	34,978	15,537	13,184
Current Period													
Patient Days (no medicare)	0	1,827,113	0	668	142,545	0	0	992,089	0	389,210	117,912	0	37,137
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	0	1,827,113	0	668	142,545	0	0	992,089	0	389,210	117,912	0	37,137
Days/1000 (No medicare)	0	12,000	0	12,000	12,000	0	0	12,000	0	12,000	8,498	0	12,000
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date													
Patient Days (no medicare)	0	5,221,482	0	1,884,806	611,811	0	0	4,057,371	0	1,595,394	590,405	0	90,460
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	0	5,221,482	0	1,884,806	611,811	0	0	4,057,371	0	1,595,394	590,405	0	90,460
Days/1000 (No medicare)	0	12,000	0	12,000	12,000	0	0	12,000	0	12,000	8,689	0	12,000
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Comm. Prem (CP)	\$0	\$16,315,733	\$13,650,148	(\$33,968)	\$1,247,221	\$1,233,843	\$0	\$11,648,653	\$0	\$2,585,672	\$239,642	\$239,642	\$352,029
Comm. Prem (YTD)	\$0	\$53,302,218	\$44,257,291	\$9,991,546	\$5,561,796	\$5,520,167	\$0	\$47,476,480	\$0	\$11,865,510	\$910,551	\$910,551	\$901,499
Commercial M&H (CP)	\$0	\$11,485,113	\$9,538,907	\$87,600	\$846,251	\$838,700	\$0	\$7,080,338	\$0	\$1,470,880	\$73,364	\$73,364	\$255,320
Commercial M&H (YTD)	\$0	\$37,391,295	\$28,868,717	\$5,372,089	\$3,588,619	\$3,562,973	\$0	\$27,306,529	\$0	\$6,046,962	\$601,638	\$601,638	\$601,751
Medicare XVIII (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII M&H (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII M&H (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX M&H (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX M&H (YTD)	\$8,341,395	\$37,391,295	\$28,868,717	\$5,372,089	\$3,588,619	\$3,562,973	\$4,713,062	\$27,306,529	\$0	\$6,046,962	\$1,022,736	\$1,022,736	\$601,751
Point of Serv Rider Cov (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

As of 12/31/02

Publicly Supported (CP)
Publicly Supported (YTD)
Children's Health Ins Plan (CP)
Children's Health Ins Plan (YTD)
Total Premium (CP)
Total Premium (YTD)
2000 Premium PMPM
2001 Premium PMPM
2002 Premium PMPM

ACTUAL PMPM '02 YTD

Commercial Premium
Medicare Premium
Medicaid Premium
Total Premium
Other Revenue
TOTAL REVENUE
Physician Services
Hosp/Medical Benefits
Total Med & Hosp
Total Admin. & Other Exp
TOTAL EXPENSES
INCOME (loss)
INCOME (loss) Dec 01
M & H/Total Prens (%)
M & H/Total Expenses (%)
Admin/Total Expenses (%)

ACTUAL REV/EXP '02 YTD

Other Revenue
TOTAL REVENUE
Hosp/Medical Benefits
Total Med & Hosp
Total Admin. & Other Exp
TOTAL EXPENSES
INCOME (loss)
INCOME (loss) Dec 01

ACTUAL INCOME/LOSS

Before Tax Net Inc (CP)
After Tax Net Inc (CP)
Before Tax Net Inc (Annual)
After Tax Net Inc (Annual)
Before Tax Net Inc (2001)
After Tax Net Inc (2001)
Before Tax Net Inc (2000)
After Tax Net Inc (2000)
Before Tax Net Inc (1999)
After Tax Net Inc (1999)

AECC 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.	Dental Benefits, Inc.	Denticare, Inc	ECCA Managed Vision Care, Inc.	ECCA Managed Vision Care, Inc.	Managed Dentalguard, Inc.
Consolidated	Consolidated	Texas	Consolidated	State Wide*	Texas	Consolidated	Consolidated	Consolidated	State Wide*	Consolidated	Texas	Consolidated
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$16,315,733	\$13,650,148	(\$33,968)	\$1,247,221	\$1,233,843	\$0	\$11,648,653	\$0	\$2,585,672	\$239,642	\$239,642	\$352,029
\$0	\$53,302,218	\$44,257,291	\$9,991,546	\$5,561,796	\$5,520,167	\$0	\$47,476,480	\$0	\$11,865,510	\$910,551	\$910,551	\$901,499
\$0.00	\$9.70	\$0.00	\$9.66	\$7.93	\$0.00	\$0.00	\$11.17	\$0.00	\$6.96	\$0.32	\$0.46	\$0.00
\$0.00	\$10.70	\$10.72	\$9.71	\$9.26	\$0.00	\$0.00	\$11.48	\$0.00	\$7.30	\$0.31	\$0.44	\$12.06
\$0.00	\$10.21	\$11.20	\$5.30	\$9.09	\$9.08	\$0.00	\$11.70	\$0.00	\$7.44	\$1.12	\$1.12	\$9.97
\$0.00	\$10.21	\$11.20	\$5.30	\$9.09	\$9.08	\$0.00	\$11.70	\$0.00	\$7.44	\$1.12	\$1.12	\$9.97
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1.34	\$10.21	\$11.20	\$5.30	\$9.10	\$9.09	\$1.09	\$11.70	\$0.00	\$7.44	\$1.90	\$1.90	\$9.97
\$0.23	\$0.94	\$0.00	\$6.50	\$1.57	\$0.00	\$0.20	\$1.29	\$0.00	\$1.73	\$1.19	\$0.00	\$1.07
\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1.03	\$7.16	\$7.31	\$2.85	\$5.87	\$5.86	\$0.88	\$6.73	\$0.00	\$3.79	\$1.25	\$1.25	\$6.65
\$0.18	\$1.30	\$1.42	\$0.68	\$3.23	\$3.23	\$0.12	\$1.56	\$0.00	\$1.99	\$0.63	\$0.63	\$1.03
\$1.22	\$8.49	\$8.76	\$3.74	\$9.12	\$9.11	\$1.00	\$8.31	\$0.00	\$5.83	\$1.89	\$1.89	\$8.36
\$0.08	\$1.14	\$1.61	\$1.26	(\$0.00)	(\$0.00)	\$0.06	\$2.22	\$0.00	\$1.04	\$0.02	\$0.02	\$1.47
\$0.09	\$1.45	\$1.46	\$2.24	\$0.00	\$0.00	\$0.03	\$2.26	\$0.00	\$0.93	\$0.11	\$0.11	\$2.69
0.00%	70.15%	65.23%	53.77%	64.52%	64.54%	0.00%	57.52%	0.00%	50.96%	112.32%	112.32%	66.75%
84.93%	84.36%	83.38%	76.25%	64.30%	64.30%	88.01%	80.97%	0.00%	65.07%	66.23%	66.23%	79.61%
14.92%	15.26%	16.22%	18.15%	35.44%	35.43%	11.66%	18.72%	0.00%	34.20%	33.19%	33.19%	12.30%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$10,847,564	\$53,302,218	\$44,257,291	\$9,991,546	\$5,565,847	\$5,524,218	\$5,818,833	\$47,476,480	\$0	\$11,873,185	\$1,547,864	\$1,547,864	\$901,499
\$0	\$0	\$0	\$0	\$4,051	\$0	\$2,929	\$0	\$0	\$0	\$0	\$0	\$0
\$8,341,395	\$37,391,295	\$28,868,717	\$5,372,089	\$3,588,619	\$3,562,973	\$4,713,062	\$27,306,529	\$0	\$6,046,962	\$1,022,736	\$1,022,736	\$601,751
\$1,465,510	\$6,764,260	\$5,616,423	\$1,278,947	\$1,977,788	\$1,962,873	\$624,237	\$6,311,539	\$0	\$3,178,519	\$512,548	\$512,548	\$92,968
\$9,821,961	\$44,322,134	\$34,623,452	\$7,045,550	\$5,581,340	\$5,540,779	\$5,355,416	\$33,724,047	\$0	\$9,293,338	\$1,544,132	\$1,544,132	\$755,867
\$655,659	\$5,956,846	\$6,364,201	\$2,378,895	(\$560)	(\$1,628)	\$321,023	\$9,011,104	\$0	\$1,665,390	\$12,580	\$12,580	\$132,533
\$566,889	\$1,116,185	\$1,106,133	\$12,268,213	\$1,719	\$0	\$105,140	\$9,293,544	\$0	\$1,599,548	\$248,585	\$185,399	\$39,415
\$321,038	\$1,833,737	\$1,612,407	(\$77,364)	\$92,610	\$92,343	\$141,883	\$3,042,976	\$0	\$358,904	(\$36,736)	(\$36,736)	\$55,290
\$209,494	\$1,176,137	\$1,030,527	\$31,106	\$92,610	\$92,343	\$96,316	\$1,987,560	\$0	\$106,326	(\$36,736)	(\$36,736)	\$32,830
\$1,040,659	\$9,146,663	\$9,772,151	\$3,340,510	(\$560)	(\$1,628)	\$481,534	\$13,858,412	\$0	\$2,647,704	\$12,580	\$12,580	\$206,780
\$655,659	\$5,956,846	\$6,364,201	\$2,378,895	(\$560)	(\$1,628)	\$321,023	\$9,011,104	\$0	\$1,665,390	\$12,580	\$12,580	\$132,533
\$924,471	\$1,717,207	\$1,701,743	\$18,083,492	(\$29,824)	\$0	\$157,710	\$14,310,713	\$0	\$2,585,659	\$248,585	\$185,399	\$70,415
\$566,889	\$1,116,185	\$1,106,133	\$12,268,213	\$1,719	\$0	\$105,140	\$9,293,544	\$0	\$1,593,275	\$248,585	\$185,399	\$39,415
\$1,039,616	\$1,114,026	\$0	\$17,932,114	(\$11,175)	\$0	\$818,550	\$13,439,029	\$0	\$974,306	(\$21,169)	(\$47,236)	\$10,485
\$979,616	\$724,117	\$0	\$11,713,454	(\$11,175)	\$0	\$545,703	\$8,735,370	\$0	\$644,519	(\$21,169)	(\$47,236)	\$10,485
\$468,990	\$366,841	\$0	\$15,529,482	(\$79,148)	\$0	\$1,500,924	\$11,121,607	\$23,990	\$1,038,705	\$53,397	(\$31,502)	\$0
\$468,990	\$238,447	\$0	\$9,934,991	(\$20,596)	\$0	\$781,774	\$7,229,045	\$22,006	\$618,309	\$53,397	(\$31,502)	\$0

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

	MNM-1997, Inc.	National Pacific Dental, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	Orthopedic Healthcare of TX, Inc.	Parliament Dental Plans, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
As of 12/31/02	Consolidated	State Wide*	Consolidated	Dallas	Houston	Consolidated	State Wide*	Consolidated	State Wide*	Consolidated	Consolidated	State Wide*	Consolidated
Tot. Member Months (CP)	9,289	477,143	0	0	0	0	0	1,500,032	308,554	0	11,315	729,044	0
Tot. Member Months (YTD)	34,168	1,877,633	0	0	0	0	0	6,899,476	1,202,532	0	41,668	3,001,481	260,814
Dec 01/Tot. Member Months	36,666	1,692,180	0	0	0	0	0	7,499,636	1,601,148	0	38,509	3,265,590	375,510
Medicare Months (CP)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Months (YTD)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Months (CP)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Months (YTD)	0	0	0	0	0	0	0	0	0	0	0	0	0
Enrollment													
Group	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Risk	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Cost	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Risk	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicaid Cost	0	0	0	0	0	0	0	0	0	0	0	0	0
Individual	260,996	13,856,117	0	0	0	0	0	0	8,554,238	0	449,212	25,030,200	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membrs Dec 02	3,136	158,844	0	0	0	0	0	511,056	102,179	0	3,777	242,379	0
% Share in each market				0.00%	0.00%								
Total Members Dec 01	2,696	139,253	0	0	0	0	0	749,332	126,121	0	3,224	274,083	27,269
% Share in each market				0.00%	0.00%								
O/P encounters													
Tot Physician (P7 C7 L8)	297,580	1,326,631	0	0	0	0	0	1,019,846	1,206,758	0	395,444	1,614,026	410,645
Tot Non-Physician (P7 C8 L8)	2,696	139,253	0	0	0	0	0	0	126,121	0	3,224	274,083	0
Total	3,136	158,844	0	0	0	0	0	0	102,179	0	3,777	242,379	0
Current Period													
Patient Days (no medicare)	9,289	477,143	0	0	0	0	0	0	308,554	0	11,315	729,044	0
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	9,289	477,143	0	0	0	0	0	0	308,554	0	11,315	729,044	0
Days/1000 (No medicare)	12,000	12,000	0	0	0	0	0	0	12,000	0	12,000	12,000	0
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date													
Patient Days (no medicare)	34,168	1,877,633	0	0	0	0	0	0	1,202,532	0	41,668	3,001,481	0
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	34,168	1,877,633	0	0	0	0	0	0	1,202,532	0	41,668	3,001,481	0
Days/1000 (No medicare)	12,000	12,000	0	0	0	0	0	0	12,000	0	12,000	12,000	0
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Comm. Prem (CP)	\$80,051	\$3,400,767	\$0	\$0	\$0	\$0	\$0	\$0	\$2,133,994	\$0	\$116,345	\$6,098,171	\$0
Comm. Prem (YTD)	\$260,996	\$13,856,117	\$0	\$0	\$0	\$0	\$0	\$0	\$8,567,405	\$0	\$448,672	\$25,046,847	\$0
Commercial M&H (CP)	\$36,590	\$2,249,214	\$0	\$0	\$0	\$0	\$0	\$0	\$1,206,055	\$0	\$105,551	\$3,439,735	\$0
Commercial M&H (YTD)	\$130,719	\$9,039,700	\$0	\$0	\$0	\$0	\$0	\$0	\$5,014,245	\$0	\$373,487	\$14,187,495	\$0
Medicare XVIII (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII M&H (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII M&H (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX M&H (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX M&H (YTD)	\$130,719	\$9,039,700	\$0	\$0	\$0	\$0	\$0	\$2,098,732	\$5,014,245	\$0	\$373,487	\$14,187,495	\$1,250,594
Point of Serv Rider Cov (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

	MNM-1997, Inc.	National Pacific Dental, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	NYLCARE Dental Plans of the Southwest, Inc.	Orthopedic Healthcare of TX, Inc.	Parliament Dental Plans, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
As of 12/31/02	Consolidated	State Wide*	Consolidated	Dallas	Houston	Consolidated	State Wide*	Consolidated	State Wide*	Consolidated	Consolidated	State Wide*	Consolidated
Publicly Supported (CP)	\$0	\$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	\$0
Children's Health Ins Plan (CP)	\$0	\$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	\$0
Total Premium (CP)	\$80,051	\$3,400,767	\$0	\$0	\$0	\$0	\$0	\$0	\$2,133,994	\$0	\$116,345	\$6,098,171	\$0
Total Premium (YTD)	\$260,996	\$13,856,117	\$0	\$0	\$0	\$0	\$0	\$0	\$8,567,405	\$0	\$448,672	\$25,046,847	\$0
2000 Premium PMPM	\$7.68	\$6.43	\$1.66	\$3.71	\$0.35	\$0.00	\$0.00	\$0.00	\$5.86	\$0.00	\$9.62	\$8.01	\$0.13
2001 Premium PMPM	\$8.00	\$6.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.76	\$0.00	\$10.55	\$7.83	\$0.01
2002 Premium PMPM	\$7.64	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.12	\$0.00	\$10.77	\$8.34	\$0.00
ACTUAL PMPM '02 YTD													
Commercial Premium	\$7.64	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.12	\$0.00	\$10.77	\$8.34	\$0.00
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	\$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	\$0.00
Total Premium	\$7.64	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.12	\$0.00	\$10.77	\$8.34	\$0.00
Other Revenue	\$0.15	\$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 REVENUE	\$7.78	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.36	\$7.11	\$0.00	\$10.77	\$8.34	\$5.85
Physician Services	\$8.71	\$0.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.15	\$1.00	\$0.00	\$9.49	\$0.54	\$1.57
Hosp/Medical Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Med & Hosp	\$3.83	\$4.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.30	\$4.17	\$0.00	\$8.96	\$4.73	\$4.79
Total Admin. & Other Exp	\$3.61	\$1.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$2.92	\$0.00	\$0.08	\$1.92	\$0.85
TOTAL EXPENSES	\$7.58	\$6.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.41	\$7.10	\$0.00	\$9.20	\$6.73	\$5.65
INCOME (loss)	\$0.35	\$0.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.03)	(\$0.01)	\$0.00	\$1.21	\$1.14	\$0.14
INCOME (loss) Dec 01	\$1.08	\$0.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11	\$0.17	\$0.00	\$1.38	(\$0.20)	\$0.21
M & H/Total Prens (%)	50.08%	65.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.53%	0.00%	83.24%	56.64%	0.00%
M & H/Total Expenses (%)	50.49%	77.30%	0.00%	0.00%	0.00%	0.00%	0.00%	74.27%	58.72%	0.00%	97.42%	70.22%	84.88%
Admin/Total Expenses (%)	47.60%	22.59%	0.00%	0.00%	0.00%	0.00%	0.00%	24.65%	41.10%	0.00%	0.92%	28.51%	14.97%
ACTUAL REV/EXP '02 YTD													
Other Revenue	\$4,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL REVENUE	\$265,969	\$13,856,117	\$0	\$0	\$0	\$0	\$0	\$2,491,052	\$8,554,238	\$0	\$448,672	\$25,030,200	\$1,525,667
Hosp/Medical Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,992	\$0	\$0	\$0	\$0	\$0
Total Med & Hosp	\$130,719	\$9,039,700	\$0	\$0	\$0	\$0	\$0	\$2,098,732	\$5,014,245	\$0	\$373,487	\$14,187,495	\$1,250,594
Total Admin. & Other Exp	\$123,240	\$2,642,147	\$0	\$0	\$0	\$0	\$0	\$696,539	\$3,509,814	\$0	\$3,516	\$5,760,493	\$220,518
TOTAL EXPENSES	\$258,911	\$11,694,740	\$0	\$0	\$0	\$0	\$0	\$2,826,003	\$8,538,697	\$0	\$383,388	\$20,205,360	\$1,473,284
INCOME (loss)	\$12,010	\$1,444,768	\$0	\$0	\$0	\$0	\$0	(\$207,825)	(\$13,696)	\$0	\$50,612	\$3,420,029	\$35,461
INCOME (loss) Dec 01	\$39,495	\$873,986	\$0	\$0	\$0	\$0	\$0	\$862,088	\$270,516	\$0	\$52,976	(\$660,149)	\$78,819
ACTUAL INCOME/LOSS													
Before Tax Net Inc (CP)	(\$10,442)	\$506,213	\$0	\$0	\$0	\$0	\$0	(\$47,803)	\$128,023	\$0	\$12,768	\$1,781,685	\$18,562
After Tax Net Inc (CP)	(\$10,442)	\$333,290	\$0	\$0	\$0	\$0	\$0	(\$44,489)	\$84,148	\$0	\$10,615	\$1,279,502	\$12,065
Before Tax Net Inc (Annual)	\$12,010	\$2,174,270	\$0	\$0	\$0	\$0	\$0	(\$304,219)	\$30,179	\$0	\$71,669	\$5,082,212	\$54,555
After Tax Net Inc (Annual)	\$12,010	\$1,444,768	\$0	\$0	\$0	\$0	\$0	(\$207,825)	(\$13,696)	\$0	\$50,612	\$3,420,029	\$35,461
Before Tax Net Inc (2001)	\$39,495	\$1,274,386	\$0	\$0	\$0	\$0	\$0	\$1,350,318	\$426,088	\$0	\$75,871	(\$665,884)	\$81,216
After Tax Net Inc (2001)	\$39,495	\$853,251	\$0	\$0	\$0	\$0	\$0	\$862,088	\$270,516	\$0	\$52,976	(\$660,149)	\$78,819
Before Tax Net Inc (2000)	(\$197,542)	\$200,911	(\$56,259)	(\$57,694)	\$1,435	(\$8,700)	\$0	(\$247,663)	(\$660,070)	\$0	\$14,037	\$446,123	\$45,394
After Tax Net Inc (2000)	(\$197,542)	\$132,601	(\$36,569)	(\$37,502)	\$933	(\$8,700)	\$0	(\$201,413)	(\$660,070)	\$0	\$12,348	\$401,450	\$30,894
Before Tax Net Inc (1999)	(\$265,116)	\$896,709	\$186,602	\$145,693	\$40,909	(\$8,960)	(\$85,812)	\$651,926	\$126,425	\$0	\$5,506	\$1,657,789	\$66,947
After Tax Net Inc (1999)	(\$265,115)	\$591,828	\$121,291	\$94,698	\$26,593	(\$8,960)	(\$45,202)	\$388,934	\$83,521	\$0	\$6,908	\$1,262,729	\$45,123

* Only operates in one service area

**BALANCE SHEET DATA
2002 ANNUAL INFORMATION
TOTAL ADMITTED ASSETS**

SINGLE SERVICE HMOs	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	\$1,156,284	\$2,145,461	\$2,464,121	\$2,458,650	\$2,856,743
Aetna Dental Inc.	\$2,255,409	\$2,423,752	\$3,060,667	\$5,932,822	\$15,033,918
Aetna Dental Maintenance Org.	\$13,011,969	\$24,186,742	\$17,362,493	\$18,262,535	\$5,565,359
Alpha Dental Programs, Inc.	\$1,064,850	\$1,169,186	\$1,240,927	\$1,350,061	\$1,305,879
Block Vision of Texas, Inc.	\$1,180,401	\$1,489,657	\$1,267,022	\$1,085,765	\$1,741,408
Cigna Dental Health of Texas, Inc.	\$7,072,377	\$8,708,789	\$8,762,701	\$8,457,745	\$8,955,540
Dental Benefits, Inc.-Canceled 12/22/00	\$536,085	\$522,194	\$0	\$0	\$0
Denticare, Inc	\$1,610,220	\$3,717,275	\$2,577,198	\$3,788,375	\$6,005,934
ECCA Managed Vision Care, Inc.	\$433,188	\$880,088	\$981,885	\$1,144,707	\$1,162,851
Managed Dentalguard, Inc.	\$0	\$0	\$1,096,420	\$1,191,574	\$1,361,310
MNM-1997, Inc.	\$298,737	\$185,801	\$12,059	\$356,337	\$561,811
National Pacific Dental, Inc.	\$1,979,190	\$3,331,616	\$2,469,364	\$2,333,234	\$2,617,996
NYLCARE Dental Plans of the Southwest, Inc.-Canc	\$2,634,303	\$1,973,348	\$1,805,581	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$118,726	\$109,766	\$101,066	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$522,572	\$579,292	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$2,241,794	\$2,136,239	\$2,952,582	\$3,390,629	\$2,512,784
Safeguard Health Plans, Inc.	\$1,170,249	\$1,912,423	\$2,117,272	\$1,627,302	\$1,593,533
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$513,975	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$309,816	\$315,290	\$468,572	\$507,806	\$575,643
United Dental Care of Texas, Inc.	\$6,262,729	\$4,730,327	\$7,355,424	\$6,965,498	\$8,989,110
VHP Dental, Inc.	\$277,980	\$279,577	\$335,965	\$410,645	\$422,167
TOTAL SINGLE SERVICE	\$44,650,854	\$60,796,823	\$56,431,319	\$59,263,685	\$61,261,986

BALANCE SHEET DATA
2002 ANNUAL INFORMATION
TOTAL LIABILITIES

SINGLE SERVICE HMOs	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	\$171,160	\$686,591	\$532,389	\$929,614	\$1,220,389
Aetna Dental Inc.	\$164,870	\$209,723	\$89,457	\$2,108,869	\$9,162,399
Aetna Dental Maintenance Org.	\$6,564,090	\$7,775,625	\$5,198,880	\$3,188,603	\$213,496
Alpha Dental Programs, Inc.	\$216,173	\$411,192	\$459,858	\$457,803	\$414,181
Block Vision of Texas, Inc.	\$322,082	\$277,399	\$363,363	\$376,258	\$705,723
Cigna Dental Health of Texas, Inc.	\$2,619,511	\$2,255,597	\$2,367,469	\$2,880,907	\$2,361,451
Dental Benefits, Inc.-Canceled 12/22/00	\$37,880	\$1,983	\$0	\$0	\$0
Denticare, Inc	\$1,335,219	\$1,655,073	\$427,006	\$702,985	\$931,463
ECCA Managed Vision Care, Inc.	\$447,670	\$466,673	\$539,639	\$412,803	\$418,367
Managed Dentalguard, Inc.	\$0	\$0	\$0	\$55,738	\$92,942
MNM-1997, Inc.	\$85,071	\$123,638	\$282,462	\$50,640	\$59,755
National Pacific Dental, Inc.	\$934,585	\$1,864,699	\$963,557	\$617,949	\$653,621
NYLCARE Dental Plans of the Southwest, Inc.-Canceled 08/22/01	\$940,388	\$200,286	\$58,806	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$201,917	\$131,721	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$1,274,477	\$843,361	\$1,635,758	\$1,052,137	\$390,417
Safeguard Health Plans, Inc.	\$1,058,044	\$1,277,739	\$1,595,430	\$911,869	\$878,661
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$288,873	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$3,909	\$2,017	\$45,699	\$39,352	\$60,902
United Dental Care of Texas, Inc.	\$3,835,384	\$2,364,564	\$2,365,604	\$2,418,964	\$2,446,006
VHP Dental, Inc.	\$57,147	\$17,214	\$39,115	\$34,976	\$11,037
TOTAL SINGLE SERVICE	\$20,558,450	\$20,565,095	\$16,964,492	\$16,239,467	\$20,020,810

BALANCE SHEET DATA
2002 ANNUAL INFORMATION
TOTAL UNCOVERED LIABILITIES

SINGLE SERVICE HMOs	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	\$60,745	\$0	\$0	\$0	\$0
Aetna Dental Inc.	\$100,870	\$106,510	\$40,101	\$79,356	\$1,706,262
Aetna Dental Maintenance Org.	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	\$109,867	\$172,358	\$41,065	\$41,786	\$38,041
Block Vision of Texas, Inc.	\$167,664	\$61,039	\$57,361	\$0	\$0
Cigna Dental Health of Texas, Inc.	\$84,548	\$371,944	\$576,913	\$477,618	\$1,014,912
Dental Benefits, Inc.-Canceled 12/22/00	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	\$1,089,801	\$1,407,905	\$395,258	\$702,985	\$0
ECCA Managed Vision Care, Inc.	\$447,670	\$466,673	\$539,639	\$412,803	\$418,367
Managed Dentalguard, Inc.	\$0	\$0	\$0	\$0	\$76,513
MNM-1997, Inc.	\$85,071	\$123,638	\$282,462	\$0	\$0
National Pacific Dental, Inc.	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$80,890	\$57,011	\$12,371	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$0	\$98,130	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$159,700	\$0	\$19,262	\$30,270	\$30,600
Safeguard Health Plans, Inc.	\$124,190	\$836,675	\$779,334	\$0	\$0
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$229,498	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$0	\$2,017	\$25,587	\$24,018	\$32,863
United Dental Care of Texas, Inc.	\$0	\$930,974	\$727,920	\$815,192	\$513,956
VHP Dental, Inc.	\$57,147	\$17,214	\$39,115	\$34,976	\$11,037
TOTAL SINGLE SERVICE	\$2,797,661	\$4,652,088	\$3,536,388	\$2,619,004	\$3,842,551

BALANCE SHEET DATA
2002 ANNUAL INFORMATION
TOTAL NET WORTH

SINGLE SERVICE HMOs	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	\$985,124	\$1,458,870	\$1,931,732	\$1,529,036	\$1,636,354
Aetna Dental Inc.	\$2,090,539	\$2,214,029	\$2,971,210	\$3,823,953	\$5,871,519
Aetna Dental Maintenance Org.	\$6,447,879	\$16,411,117	\$12,163,613	\$15,073,932	\$5,351,863
Alpha Dental Programs, Inc.	\$848,677	\$757,994	\$781,069	\$892,258	\$891,698
Block Vision of Texas, Inc.	\$858,320	\$1,212,258	\$903,659	\$709,507	\$1,035,684
Cigna Dental Health of Texas, Inc.	\$4,452,866	\$6,453,192	\$6,395,232	\$5,576,838	\$6,594,089
Dental Benefits, Inc.-Canceled 12/22/00	\$498,205	\$520,211	\$0	\$0	\$0
Denticare, Inc	\$275,001	\$2,062,202	\$2,150,192	\$3,085,390	\$5,074,471
ECCA Managed Vision Care, Inc.	(\$14,482)	\$413,415	\$442,246	\$731,904	\$744,484
Managed Dentalguard, Inc.	\$0	\$0	\$1,096,420	\$1,135,835	\$1,268,368
MNM-1997, Inc.	\$213,666	\$62,163	(\$270,403)	\$305,697	\$502,056
National Pacific Dental, Inc.	\$1,044,605	\$1,466,917	\$1,505,807	\$1,715,285	\$1,964,375
NYLCARE Dental Plans of the Southwest, Inc.-Canc	\$1,693,915	\$1,773,062	\$1,746,775	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$118,726	\$109,766	\$101,066	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$320,655	\$447,571	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$967,317	\$1,292,878	\$1,316,824	\$2,338,492	\$2,122,367
Safeguard Health Plans, Inc.	\$112,205	\$634,684	\$521,842	\$715,433	\$714,872
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$225,102	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$305,907	\$313,273	\$422,873	\$468,454	\$514,741
United Dental Care of Texas, Inc.	\$2,427,345	\$2,365,763	\$4,989,820	\$4,546,534	\$6,543,104
VHP Dental, Inc.	\$220,833	\$262,363	\$296,850	\$375,669	\$411,130
TOTAL SINGLE SERVICE	\$24,092,405	\$40,231,728	\$39,466,827	\$43,024,217	\$41,241,175

**BALANCE SHEET DATA
2002 ANNUAL INFORMATION
ENDING ENROLLMENT**

SINGLE SERVICE HMOs	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	89,631	335,556	485,811	627,057	767,025
Aetna Dental Inc.	15,253	21,015	26,268	91,190	607,080
Aetna Dental Maintenance Org.	546,024	533,654	532,968	418,313	299
Alpha Dental Programs, Inc.	42,660	53,811	53,459	44,993	46,562
Block Vision of Texas, Inc.	152,322	211,245	322,143	358,833	474,321
Cigna Dental Health of Texas, Inc.	273,872	294,085	317,783	346,959	328,963
Dental Benefits, Inc.-Canceled 12/22/00	677	0	0	0	0
Denticare, Inc	141,359	135,514	138,959	138,328	129,867
ECCA Managed Vision Care, Inc.	226,164	447,591	203,478	186,488	49,871
Managed Dentalguard, Inc.	0	0	0	2,804	13,184
MNM-1997, Inc.	2,662	2,997	3,153	2,696	3,136
National Pacific Dental, Inc.	168,507	162,037	144,642	139,253	158,844
NYLCARE Dental Plans of the Southwest, Inc.-Canc	39,259	31,034	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	17,506	15,051	0	0	0
Pearle Vision Managed Care - HMO of Texas	206,106	211,015	346,319	749,332	511,056
Safeguard Health Plans, Inc.	151,511	217,472	173,672	126,121	102,179
Safeguard Health Plans, Inc.-Canceled 10/13/99	69,233	0	0	0	0
United Concordia Dental Plans of Texas	38	34	4,434	3,224	3,777
United Dental Care of Texas, Inc.	305,420	241,888	265,903	274,083	242,379
VHP Dental, Inc.	25,108	26,476	30,749	27,269	0
TOTAL SINGLE SERVICE	2,473,312	2,940,475	3,049,741	3,536,943	3,438,543

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
COMMERCIAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$2,231,405	\$2,120,936	\$3,202,355	\$8,255,310	\$53,302,218
	Texas	\$0	\$0	\$0	\$8,133,004	\$44,257,291
Aetna Dental Maintenance Org.	Consolidated	\$58,567,758	\$63,774,538	\$61,574,127	\$53,147,749	\$9,991,546
Alpha Dental Programs, Inc.	State Wide*	\$3,847,798	\$4,719,220	\$5,157,497	\$5,626,670	\$5,561,796
	Texas	\$0	\$0	\$0	\$0	\$5,520,167
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$34,763,755	\$38,728,171	\$41,440,204	\$47,141,784	\$47,476,480
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$118,915	(\$295)	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$11,713,652	\$11,396,739	\$11,430,135	\$12,423,443	\$11,865,510
ECCA Managed Vision Care, Inc.	Consolidated	\$481,401	\$902,230	\$759,860	\$718,638	\$910,551
	Texas	\$481,401	\$795,064	\$759,860	\$718,638	\$910,551
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$0	\$176,525	\$901,499
MNM-1997, Inc.	Consolidated	\$0	\$200,600	\$289,179	\$293,186	\$260,996
National Pacific Dental, Inc.	State Wide*	\$11,486,005	\$12,473,933	\$12,046,697	\$11,526,236	\$13,856,117
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$3,225,745	\$2,880,499	\$109,298	\$0	\$0
	Dallas	\$2,385,845	\$2,252,820	\$95,378	\$0	\$0
	Houston	\$839,900	\$627,679	\$13,920	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$170	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,645,190	\$1,184,860	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$10,522,075	\$14,134,128	\$14,295,207	\$10,825,725	\$8,567,405
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$4,175,577	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$2,621	\$518,005	\$406,214	\$448,672
United Dental Care of Texas, Inc.	State Wide*	\$24,841,860	\$23,267,282	\$24,894,870	\$25,572,523	\$25,046,847
VHP Dental, Inc.	Consolidated	\$0	\$24,260	\$43,069	\$4,316	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$161,542,103	\$168,862,400	\$167,400,651	\$170,369,343	\$169,103,081
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$167,621,306	\$175,809,722	\$175,760,503	\$176,118,319	\$178,189,637

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
MEDICARE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 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.	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0	\$0	\$0	\$0	\$0
	Dallas	\$0	\$0	\$0	\$0	\$0
	Houston	\$0	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$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
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$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
2002 ANNUAL INFORMATION
MEDICAID PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 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.	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0	\$0	\$0	\$0	\$0
	Dallas	\$0	\$0	\$0	\$0	\$0
	Houston	\$0	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$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
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$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
2002 ANNUAL INFORMATION
POINT OF SERVICE RIDER COVERAGE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 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.	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.	Consolidated	\$1,481,537	\$1,564,204	\$1,346,929	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0	\$0	\$0	\$0	\$0
	Dallas	\$0	\$0	\$0	\$0	\$0
	Houston	\$0	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$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
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1,481,537	\$1,564,204	\$1,346,929	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$2,231,405	\$2,120,936	\$3,202,355	\$8,255,310	\$53,302,218
	Texas	\$0	\$0	\$0	\$8,133,004	\$44,257,291
Aetna Dental Maintenance Org.	Consolidated	\$58,567,758	\$63,774,538	\$61,574,127	\$53,147,749	\$9,991,546
Alpha Dental Programs, Inc.	State Wide*	\$3,847,798	\$4,719,220	\$5,157,497	\$5,626,670	\$5,561,796
	Texas	\$0	\$0	\$0	\$0	\$5,520,167
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$34,763,755	\$38,728,171	\$41,440,204	\$47,141,784	\$47,476,480
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$118,915	(\$295)	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$11,713,652	\$11,396,739	\$11,430,135	\$12,423,443	\$11,865,510
ECCA Managed Vision Care, Inc.	Consolidated	\$1,962,938	\$2,466,434	\$2,106,789	\$718,638	\$910,551
	Texas	\$481,401	\$795,064	\$759,860	\$718,638	\$910,551
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$0	\$176,525	\$901,499
MNM-1997, Inc.	Consolidated	\$0	\$200,600	\$289,179	\$293,186	\$260,996
National Pacific Dental, Inc.	State Wide*	\$11,486,005	\$12,473,933	\$12,046,697	\$11,526,236	\$13,856,117
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$3,225,745	\$2,880,499	\$109,298	\$0	\$0
	Dallas	\$2,385,845	\$2,252,820	\$95,378	\$0	\$0
	Houston	\$839,900	\$627,679	\$13,920	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$170	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,645,190	\$1,184,860	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$10,522,075	\$14,134,128	\$14,295,207	\$10,825,725	\$8,567,405
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$4,175,577	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$2,621	\$518,005	\$406,214	\$448,672
United Dental Care of Texas, Inc.	State Wide*	\$24,841,860	\$23,267,282	\$24,894,870	\$25,572,523	\$25,046,847
VHP Dental, Inc.	Consolidated	\$0	\$24,260	\$43,069	\$4,316	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$161,542,103	\$168,862,400	\$167,400,651	\$170,369,343	\$169,103,081
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$169,102,843	\$177,373,926	\$177,107,432	\$176,118,319	\$178,189,637

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
NON-RISK TOTAL REVENUE

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$5,855,219	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.	Consolidated	\$1,652,326	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0	\$0	\$0	\$0	\$0
	Dallas	\$0	\$0	\$0	\$0	\$0
	Houston	\$0	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$1,570,117	\$2,551,741	\$1,950,310	\$960,572	\$52,992
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$1,570,117	\$8,406,960	\$1,950,310	\$960,572	\$52,992
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$3,222,443	\$8,406,960	\$1,950,310	\$960,572	\$52,992

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL REVENUES

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$2,268,226	\$5,855,219	\$5,530,550	\$7,207,206	\$10,847,564
Aetna Dental Inc.	Consolidated	\$2,321,187	\$2,210,348	\$3,323,833	\$8,255,310	\$53,302,218
	Texas	\$0	\$0	\$0	\$8,133,004	\$44,257,291
Aetna Dental Maintenance Org.	Consolidated	\$60,465,338	\$64,654,920	\$62,387,765	\$53,147,749	\$9,991,546
Alpha Dental Programs, Inc.	State Wide*	\$3,870,870	\$4,750,337	\$5,198,978	\$5,626,745	\$5,565,847
	Texas	\$0	\$0	\$0	\$0	\$5,524,218
Block Vision of Texas, Inc.	Consolidated	\$2,804,809	\$4,192,422	\$4,539,581	\$5,035,640	\$5,818,833
Cigna Dental Health of Texas, Inc.	Consolidated	\$34,922,917	\$38,993,897	\$41,754,190	\$47,141,784	\$47,476,480
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$139,842	\$19,444	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$12,177,400	\$11,604,634	\$11,605,440	\$12,492,772	\$11,873,185
ECCA Managed Vision Care, Inc.	Consolidated	\$2,239,622	\$2,939,269	\$2,648,656	\$2,542,003	\$1,547,864
	Texas	\$1,708,548	\$2,374,513	\$2,183,086	\$1,904,094	\$1,547,864
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$55,240	\$176,525	\$901,499
MNM-1997, Inc.	Consolidated	\$185,469	\$210,813	\$332,313	\$343,766	\$265,969
National Pacific Dental, Inc.	State Wide*	\$11,506,315	\$12,484,137	\$12,089,126	\$11,526,236	\$13,856,117
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$3,304,856	\$3,015,364	\$184,520	\$0	\$0
	Dallas	\$2,451,756	\$2,343,091	\$137,235	\$0	\$0
	Houston	\$853,100	\$672,273	\$47,285	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$15,046	\$5,002	\$4,470	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,654,612	\$1,200,911	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,075,949	\$5,336,916	\$4,462,101	\$7,058,221	\$2,491,052
Safeguard Health Plans, Inc.	State Wide*	\$10,540,091	\$14,143,831	\$14,365,056	\$10,864,167	\$8,554,238
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$4,178,776	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$10,840	\$14,777	\$530,884	\$406,214	\$448,672
United Dental Care of Texas, Inc.	State Wide*	\$26,188,183	\$23,405,005	\$25,139,019	\$26,242,758	\$25,030,200
VHP Dental, Inc.	Consolidated	\$1,598,269	\$1,754,310	\$1,919,118	\$2,193,834	\$1,525,667
TOTAL FOR TEXAS SINGLE SERVICE		\$177,745,486	\$189,266,115	\$187,082,459	\$193,873,970	\$190,410,395
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$184,468,617	\$196,791,556	\$196,070,840	\$200,260,930	\$199,496,951

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1,043,584	\$4,557,674	\$3,981,082	\$5,564,228	\$8,341,395
Aetna Dental Inc.	Consolidated	\$1,244,623	\$1,358,818	\$1,791,304	\$6,182,801	\$37,391,295
	Texas	\$0	\$0	\$0	\$6,081,252	\$28,868,717
Aetna Dental Maintenance Org.	Consolidated	\$36,550,485	\$37,816,270	\$35,598,256	\$28,237,937	\$5,372,089
Alpha Dental Programs, Inc.	State Wide*	\$2,427,026	\$3,091,625	\$3,463,756	\$3,397,539	\$3,588,619
	Texas	\$0	\$0	\$0	\$0	\$3,562,973
Block Vision of Texas, Inc.	Consolidated	\$1,754,865	\$2,340,098	\$3,154,595	\$4,316,252	\$4,713,062
Cigna Dental Health of Texas, Inc.	Consolidated	\$21,343,879	\$21,975,089	\$22,229,713	\$26,504,878	\$27,306,529
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$68,889	(\$8,691)	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$6,691,562	\$6,394,815	\$6,770,159	\$6,457,526	\$6,046,962
ECCA Managed Vision Care, Inc.	Consolidated	\$1,897,440	\$2,388,063	\$1,891,093	\$1,517,865	\$1,022,736
	Texas	\$1,627,123	\$2,019,481	\$1,588,472	\$1,103,224	\$1,022,736
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$44,741	\$140,762	\$601,751
MNM-1997, Inc.	Consolidated	\$86,517	\$85,000	\$124,419	\$146,939	\$130,719
National Pacific Dental, Inc.	State Wide*	\$7,019,266	\$9,219,565	\$9,701,668	\$7,943,091	\$9,039,700
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$2,278,786	\$2,169,758	\$211,769	\$0	\$0
	Dallas	\$1,741,030	\$1,648,519	\$176,148	\$0	\$0
	Houston	\$537,756	\$521,239	\$35,621	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$900,603	\$688,030	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$3,354,940	\$3,897,598	\$3,842,932	\$4,635,744	\$2,098,732
Safeguard Health Plans, Inc.	State Wide*	\$5,420,420	\$8,335,977	\$8,232,105	\$5,934,220	\$5,014,245
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$3,055,406	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$1,087	\$1,597	\$496,070	\$337,196	\$373,487
United Dental Care of Texas, Inc.	State Wide*	\$13,275,294	\$11,586,687	\$13,809,112	\$14,720,917	\$14,187,495
VHP Dental, Inc.	Consolidated	\$1,344,495	\$1,447,770	\$1,588,916	\$1,817,409	\$1,250,594
TOTAL FOR TEXAS SINGLE SERVICE		\$105,817,201	\$112,526,718	\$111,374,009	\$113,941,575	\$117,931,186
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$109,759,167	\$117,345,743	\$116,931,690	\$117,855,304	\$126,479,410

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$488,366	\$828,555	\$509,852	\$718,507	\$1,465,510
Aetna Dental Inc.	Consolidated	\$489,889	\$484,689	\$418,503	\$355,302	\$6,764,260
	Texas	\$0	\$0	\$0	\$350,009	\$5,616,423
Aetna Dental Maintenance Org.	Consolidated	\$9,608,182	\$11,309,168	\$8,857,395	\$6,826,320	\$1,278,947
Alpha Dental Programs, Inc.	State Wide*	\$1,277,769	\$1,737,860	\$1,746,397	\$2,259,030	\$1,977,788
	Texas	\$0	\$0	\$0	\$0	\$1,962,873
Block Vision of Texas, Inc.	Consolidated	\$378,342	\$351,400	\$566,436	\$561,678	\$624,237
Cigna Dental Health of Texas, Inc.	Consolidated	\$5,377,817	\$5,897,201	\$6,085,448	\$6,326,193	\$6,311,539
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$2,263	\$4,145	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$4,295,337	\$4,171,114	\$3,860,975	\$3,449,587	\$3,178,519
ECCA Managed Vision Care, Inc.	Consolidated	\$406,517	\$497,809	\$778,732	\$775,553	\$512,548
	Texas	\$300,747	\$386,534	\$641,850	\$615,471	\$512,548
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$15	(\$34,652)	\$92,968
MNM-1997, Inc.	Consolidated	\$220,997	\$390,929	\$405,436	\$157,332	\$123,240
National Pacific Dental, Inc.	State Wide*	\$1,528,801	\$2,367,863	\$2,186,547	\$2,261,159	\$2,642,147
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$594,341	\$659,004	\$29,010	\$0	\$0
	Dallas	\$468,547	\$548,879	\$18,781	\$0	\$0
	Houston	\$125,794	\$110,125	\$10,229	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$145,102	\$13,962	\$13,170	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$668,479	\$598,693	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$655,445	\$787,392	\$866,832	\$1,072,159	\$696,539
Safeguard Health Plans, Inc.	State Wide*	\$4,938,789	\$5,681,429	\$6,793,021	\$4,503,859	\$3,509,814
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$1,192,891	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$1,376	\$7,674	\$20,777	(\$6,853)	\$3,516
United Dental Care of Texas, Inc.	State Wide*	\$9,490,848	\$10,160,529	\$10,883,784	\$12,187,725	\$5,760,493
VHP Dental, Inc.	Consolidated	\$237,487	\$239,593	\$284,808	\$295,209	\$220,518
TOTAL FOR TEXAS SINGLE SERVICE		\$40,125,610	\$43,855,185	\$42,005,356	\$39,283,703	\$33,999,831
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$41,999,038	\$46,189,009	\$44,307,138	\$41,708,108	\$35,162,583

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL EXPENSES

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1,531,950	\$5,386,229	\$4,490,934	\$6,282,735	\$9,806,905
Aetna Dental Inc.	Consolidated	\$1,734,512	\$1,843,507	\$2,209,807	\$6,538,103	\$44,155,555
	Texas	\$0	\$0	\$0	\$6,431,261	\$34,485,140
Aetna Dental Maintenance Org.	Consolidated	\$46,158,667	\$49,125,438	\$44,455,651	\$35,064,257	\$6,651,036
Alpha Dental Programs, Inc.	State Wide*	\$3,704,795	\$4,829,485	\$5,210,153	\$5,656,569	\$5,566,407
	Texas	\$0	\$0	\$0	\$0	\$5,525,846
Block Vision of Texas, Inc.	Consolidated	\$2,133,207	\$2,691,498	\$3,721,031	\$4,877,930	\$5,337,299
Cigna Dental Health of Texas, Inc.	Consolidated	\$26,721,696	\$27,872,290	\$28,315,161	\$32,831,071	\$33,618,068
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$71,152	(\$4,546)	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$10,986,899	\$10,565,929	\$10,631,134	\$9,907,113	\$9,225,481
ECCA Managed Vision Care, Inc.	Consolidated	\$2,303,957	\$2,885,872	\$2,669,825	\$2,293,418	\$1,535,284
	Texas	\$1,927,870	\$2,406,015	\$2,230,322	\$1,718,695	\$1,535,284
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$44,756	\$106,110	\$694,719
MNM-1997, Inc.	Consolidated	\$307,514	\$475,929	\$529,855	\$304,271	\$253,959
National Pacific Dental, Inc.	State Wide*	\$8,548,067	\$11,587,428	\$11,888,215	\$10,204,250	\$11,681,847
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2,873,127	\$2,828,762	\$240,779	\$0	\$0
	Dallas	\$2,209,577	\$2,197,398	\$194,929	\$0	\$0
	Houston	\$663,550	\$631,364	\$45,850	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$145,102	\$13,962	\$13,170	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,569,082	\$1,286,723	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,010,385	\$4,684,990	\$4,709,764	\$5,707,903	\$2,795,271
Safeguard Health Plans, Inc.	State Wide*	\$10,359,209	\$14,017,406	\$15,025,126	\$10,438,079	\$8,524,059
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$4,248,297	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$2,463	\$9,271	\$516,847	\$330,343	\$377,003
United Dental Care of Texas, Inc.	State Wide*	\$22,766,142	\$21,747,216	\$24,692,896	\$26,908,642	\$19,947,988
VHP Dental, Inc.	Consolidated	\$1,581,982	\$1,687,363	\$1,873,724	\$2,112,618	\$1,471,112
TOTAL FOR TEXAS SINGLE SERVICE		\$145,942,811	\$156,381,903	\$153,379,365	\$153,225,278	\$151,931,017
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$151,758,205	\$163,534,752	\$161,238,828	\$159,563,412	\$161,641,993

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$736,276	\$468,990	\$1,039,616	\$924,471	\$1,040,659
Aetna Dental Inc.	Consolidated	\$586,675	\$366,841	\$1,114,026	\$1,717,207	\$9,146,663
	Texas	\$0	\$0	\$0	\$1,701,743	\$9,772,151
Aetna Dental Maintenance Org.	Consolidated	\$14,306,671	\$15,529,482	\$17,932,114	\$18,083,492	\$3,340,510
Alpha Dental Programs, Inc.	State Wide*	\$166,075	(\$79,148)	(\$11,175)	(\$29,824)	(\$560)
	Texas	\$0	\$0	\$0	\$0	(\$1,628)
Block Vision of Texas, Inc.	Consolidated	\$671,602	\$1,500,924	\$818,550	\$157,710	\$481,534
Cigna Dental Health of Texas, Inc.	Consolidated	\$8,201,221	\$11,121,607	\$13,439,029	\$14,310,713	\$13,858,412
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$68,690	\$23,990	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$1,190,501	\$1,038,705	\$974,306	\$2,585,659	\$2,647,704
ECCA Managed Vision Care, Inc.	Consolidated	(\$64,335)	\$53,397	(\$21,169)	\$248,585	\$12,580
	Texas	(\$219,322)	(\$31,502)	(\$47,236)	\$185,399	\$12,580
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$10,485	\$70,415	\$206,780
MNM-1997, Inc.	Consolidated	(\$122,045)	(\$265,116)	(\$197,542)	\$39,495	\$12,010
National Pacific Dental, Inc.	State Wide*	\$2,958,248	\$896,709	\$200,911	\$1,321,986	\$2,174,270
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$431,729	\$186,602	(\$56,259)	\$0	\$0
	Dallas	\$242,179	\$145,693	(\$57,694)	\$0	\$0
	Houston	\$189,550	\$40,909	\$1,435	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$130,056)	(\$8,960)	(\$8,700)	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$85,530	(\$85,812)	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$65,564	\$651,926	(\$247,663)	\$1,350,318	(\$304,219)
Safeguard Health Plans, Inc.	State Wide*	\$180,885	\$126,425	(\$660,070)	\$426,088	\$30,179
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	(\$69,521)	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$8,377	\$5,506	\$14,037	\$75,871	\$71,669
United Dental Care of Texas, Inc.	State Wide*	\$3,422,041	\$1,657,789	\$446,123	(\$665,884)	\$5,082,212
VHP Dental, Inc.	Consolidated	\$16,287	\$66,947	\$45,394	\$81,216	\$54,555
TOTAL FOR TEXAS SINGLE SERVICE		\$31,802,678	\$32,884,212	\$33,703,095	\$40,648,692	\$38,479,378
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$32,710,415	\$33,256,804	\$34,832,013	\$40,697,518	\$37,854,958

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
AFTER TAX NET INCOME

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$736,276	\$468,990	\$979,616	\$566,889	\$655,659
Aetna Dental Inc.	Consolidated	\$380,614	\$238,447	\$724,117	\$1,116,185	\$5,956,846
	Texas	\$0	\$0	\$0	\$1,106,133	\$6,364,201
Aetna Dental Maintenance Org.	Consolidated	\$9,291,783	\$9,934,991	\$11,713,454	\$12,268,213	\$2,378,895
Alpha Dental Programs, Inc.	State Wide*	\$107,780	(\$20,596)	(\$11,175)	\$1,719	(\$560)
	Texas	\$0	\$0	\$0	\$0	(\$1,628)
Block Vision of Texas, Inc.	Consolidated	\$671,602	\$781,774	\$545,703	\$105,140	\$321,023
Cigna Dental Health of Texas, Inc.	Consolidated	\$5,330,794	\$7,229,045	\$8,735,370	\$9,293,544	\$9,011,104
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$63,853	\$22,006	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$716,978	\$618,309	\$644,519	\$1,599,548	\$1,665,390
ECCA Managed Vision Care, Inc.	Consolidated	(\$64,335)	\$53,397	(\$21,169)	\$248,585	\$12,580
	Texas	(\$219,322)	(\$31,502)	(\$47,236)	\$185,399	\$12,580
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$10,485	\$39,415	\$132,533
MNM-1997, Inc.	Consolidated	(\$122,045)	(\$265,116)	(\$197,542)	\$39,495	\$12,010
National Pacific Dental, Inc.	State Wide*	\$1,952,445	\$591,828	\$132,601	\$873,986	\$1,444,768
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$281,029	\$121,291	(\$36,569)	\$0	\$0
	Dallas	\$157,579	\$94,698	(\$37,502)	\$0	\$0
	Houston	\$123,450	\$26,593	\$933	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$130,056)	(\$8,960)	(\$8,700)	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$50,100	(\$45,202)	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$43,869	\$388,934	(\$201,413)	\$862,088	(\$207,825)
Safeguard Health Plans, Inc.	State Wide*	\$119,384	\$83,521	(\$660,070)	\$270,516	(\$13,696)
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	(\$45,189)	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$4,608	\$6,908	\$12,348	\$52,976	\$50,612
United Dental Care of Texas, Inc.	State Wide*	\$2,206,320	\$1,262,729	\$401,450	(\$660,149)	\$3,420,029
VHP Dental, Inc.	Consolidated	\$10,230	\$45,123	\$30,894	\$78,819	\$35,461
TOTAL FOR TEXAS SINGLE SERVICE		\$20,962,659	\$21,204,669	\$22,054,910	\$26,682,012	\$25,281,116
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$21,606,040	\$21,507,419	\$22,793,919	\$26,756,969	\$24,874,829

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
TOTAL ENDING ENROLLMENT

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AEEC Total Vision Health Plan of Texas, Inc.	Consolidated	89,631	335,556	485,811	627,057	767,025
Aetna Dental Inc.	Consolidated	15,253	21,015	26,268	91,190	607,080
	Texas	0	0	0	86,823	485,805
Aetna Dental Maintenance Org.	Consolidated	546,024	533,654	532,968	418,313	299
Alpha Dental Programs, Inc.	State Wide*	42,660	53,811	53,459	44,993	46,562
	Texas	0	0	0	0	46,158
Block Vision of Texas, Inc.	Consolidated	152,322	211,245	322,143	358,833	474,321
Cigna Dental Health of Texas, Inc.	Consolidated	273,872	294,085	317,783	346,959	328,963
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	677	0	0	0	0
Denticare, Inc	State Wide*	141,359	135,514	138,959	138,328	129,867
ECCA Managed Vision Care, Inc.	Consolidated	226,164	447,591	203,478	186,488	49,871
	Texas	174,699	389,505	145,265	137,735	49,871
Managed Dentalguard, Inc.	Consolidated	0	0	0	2,804	13,184
MNM-1997, Inc.	Consolidated	2,662	2,997	3,153	2,696	3,136
National Pacific Dental, Inc.	State Wide*	168,507	162,037	144,642	139,253	158,844
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	39,259	31,034	0	0	0
	Dallas	29,796	22,903	0	0	0
	Houston	9,463	8,131	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	17,506	15,051	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.		206,106	211,015	346,319	749,332	511,056
Safeguard Health Plans, Inc.	State Wide*	151,511	217,472	173,672	126,121	102,179
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	69,233	0	0	0	0
United Concordia Dental Plans of Texas	Consolidated	38	34	4,434	3,224	3,777
United Dental Care of Texas, Inc.	State Wide*	305,420	241,888	265,903	274,083	242,379
VHP Dental, Inc.	Consolidated	25,108	26,476	30,749	27,269	0
TOTAL FOR TEXAS SINGLE SERVICE		2,363,934	2,807,563	2,911,801	3,438,830	3,316,864
TOTAL FOR SINGLE SERVICE (IND WIDE)		2,473,312	2,940,475	3,049,741	3,536,943	3,438,543

* Only operates in one service area

INCOME STATEMENT DATA
2002 ANNUAL INFORMATION
CUMULATIVE MEMBER MONTHS

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	821,468	4,637,655	5,328,179	6,404,856	8,070,000
Aetna Dental Inc.	Consolidated	173,354	182,431	330,111	771,304	5,221,482
	Texas	0	0	0	758,840	3,950,402
Aetna Dental Maintenance Org.	Consolidated	6,664,161	6,502,749	6,374,864	5,474,075	1,884,806
Alpha Dental Programs, Inc.	State Wide*	487,493	596,339	650,366	607,855	611,811
	Texas	0	0	0	0	608,054
Block Vision of Texas, Inc.	Consolidated	1,489,744	2,211,108	3,277,111	4,190,686	5,360,313
Cigna Dental Health of Texas, Inc.	Consolidated	3,235,012	3,517,207	3,710,672	4,107,772	4,057,371
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	7,716	0	0	0	0
Denticare, Inc	State Wide*	1,646,856	1,612,890	1,642,403	1,720,174	1,595,394
ECCA Managed Vision Care, Inc.	Consolidated	2,595,671	4,397,848	2,340,921	2,285,820	815,360
	Texas	2,018,517	3,697,961	1,635,711	1,645,836	815,360
Managed Dentalguard, Inc.	Consolidated	0	0	0	14,636	90,460
MNM-1997, Inc.	Consolidated	35,980	34,016	37,640	36,666	34,168
National Pacific Dental, Inc.	State Wide*	896,475	2,009,787	1,873,921	1,692,180	1,877,633
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	464,288	450,370	66,017	0	0
	Dallas	353,454	344,676	25,726	0	0
	Houston	110,834	105,694	40,291	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	9	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	203,501	195,040	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.		3,697,410	2,682,198	3,023,017	7,499,636	6,899,476
Safeguard Health Plans, Inc.	State Wide*	1,851,161	2,230,257	2,437,809	1,601,148	1,202,532
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	742,982	0	0	0	0
United Concordia Dental Plans of Texas	Consolidated	249	221	53,844	38,509	41,668
United Dental Care of Texas, Inc.	State Wide*	3,736,272	3,036,742	3,106,605	3,265,590	3,001,481
VHP Dental, Inc.	Consolidated	274,350	308,009	330,572	375,510	260,814
TOTAL FOR TEXAS SINGLE SERVICE		27,786,151	33,126,210	32,898,365	38,826,114	39,749,932
TOTAL FOR SINGLE SERVICE (IND WIDE)		29,024,152	34,604,867	34,584,052	40,086,417	41,024,769

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
COMMERCIAL PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$12.87	\$11.63	\$9.70	\$10.70	\$10.21
	Texas	\$0.00	\$0.00	\$0.00	\$10.72	\$11.20
Aetna Dental Maintenance Org.	Consolidated	\$8.79	\$9.81	\$9.66	\$9.71	\$5.30
Alpha Dental Programs, Inc.	State Wide*	\$7.89	\$7.91	\$7.93	\$9.26	\$9.09
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$9.08
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$10.75	\$11.01	\$11.17	\$11.48	\$11.70
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$15.41	\$0.00	\$0.00	\$0.00	\$0.00
Dentcare, Inc	State Wide*	\$7.11	\$7.07	\$6.96	\$7.22	\$7.44
ECCA Managed Vision Care, Inc.	Consolidated	\$0.19	\$0.21	\$0.32	\$0.31	\$1.12
	Texas	\$0.24	\$0.22	\$0.46	\$0.44	\$1.12
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$12.06	\$9.97
MNM-1997, Inc.	Consolidated	\$0.00	\$5.90	\$7.68	\$8.00	\$7.64
National Pacific Dental, Inc.	State Wide*	\$12.81	\$6.21	\$6.43	\$6.81	\$7.38
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$6.95	\$6.40	\$1.66	\$0.00	\$0.00
	Dallas	\$6.75	\$6.54	\$3.71	\$0.00	\$0.00
	Houston	\$7.58	\$5.94	\$0.35	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$18.89	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$8.08	\$6.07	\$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*	\$5.68	\$6.34	\$5.86	\$6.76	\$7.12
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$5.62	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$11.86	\$9.62	\$10.55	\$10.77
United Dental Care of Texas, Inc.	State Wide*	\$6.65	\$7.66	\$8.01	\$7.83	\$8.34
VHP Dental, Inc.	Consolidated	\$0.00	\$0.08	\$0.13	\$0.01	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$5.81	\$5.10	\$5.09	\$4.39	\$4.25
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.78	\$5.08	\$5.08	\$4.39	\$4.34

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC 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.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	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.	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.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$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
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$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)
2002 ANNUAL INFORMATION
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC 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.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$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
Dental Benefits, Inc.-Canceled 12/22/00	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.	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.	Consolidated	\$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
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$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
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$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.	Consolidated	\$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)
2002 ANNUAL INFORMATION
TOTAL REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$2.76	\$1.26	\$1.04	\$1.13	\$1.34
Aetna Dental Inc.	Consolidated	\$13.39	\$12.12	\$10.07	\$10.70	\$10.21
	Texas	\$0.00	\$0.00	\$0.00	\$10.72	\$11.20
Aetna Dental Maintenance Org.	Consolidated	\$9.07	\$9.94	\$9.79	\$9.71	\$5.30
Alpha Dental Programs, Inc.	State Wide*	\$7.94	\$7.97	\$7.99	\$9.26	\$9.10
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$9.09
Block Vision of Texas, Inc.	Consolidated	\$1.88	\$1.90	\$1.39	\$1.20	\$1.09
Cigna Dental Health of Texas, Inc.	Consolidated	\$10.80	\$11.09	\$11.25	\$11.48	\$11.70
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$18.12	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$7.39	\$7.19	\$7.07	\$7.26	\$7.44
ECCA Managed Vision Care, Inc.	Consolidated	\$0.86	\$0.67	\$1.13	\$1.11	\$1.90
	Texas	\$0.85	\$0.64	\$1.33	\$1.16	\$1.90
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$12.06	\$9.97
MNM-1997, Inc.	Consolidated	\$5.15	\$6.20	\$8.83	\$9.38	\$7.78
National Pacific Dental, Inc.	State Wide*	\$12.84	\$6.21	\$6.45	\$6.81	\$7.38
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$7.12	\$6.70	\$2.80	\$0.00	\$0.00
	Dallas	\$6.94	\$6.80	\$5.33	\$0.00	\$0.00
	Houston	\$7.70	\$6.36	\$1.17	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$1,671.78	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$8.13	\$6.16	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$1.10	\$1.99	\$1.48	\$0.94	\$0.36
Safeguard Health Plans, Inc.	State Wide*	\$5.69	\$6.34	\$5.89	\$6.79	\$7.11
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$5.62	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$43.53	\$66.86	\$9.86	\$10.55	\$10.77
United Dental Care of Texas, Inc.	State Wide*	\$7.01	\$7.71	\$8.09	\$8.04	\$8.34
VHP Dental, Inc.	Consolidated	\$5.83	\$5.70	\$5.81	\$5.84	\$5.85
TOTAL FOR TEXAS SINGLE SERVICE		\$6.40	\$5.71	\$5.69	\$4.99	\$4.79
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$6.36	\$5.69	\$5.67	\$5.00	\$4.86

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$1.27	\$0.98	\$0.75	\$0.87	\$1.03
Aetna Dental Inc.	Consolidated	\$7.18	\$7.45	\$5.43	\$8.02	\$7.16
	Texas	\$0.00	\$0.00	\$0.00	\$8.01	\$7.31
Aetna Dental Maintenance Org.	Consolidated	\$5.48	\$5.82	\$5.58	\$5.16	\$2.85
Alpha Dental Programs, Inc.	State Wide*	\$4.98	\$5.18	\$5.33	\$5.59	\$5.87
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$5.86
Block Vision of Texas, Inc.	Consolidated	\$1.18	\$1.06	\$0.96	\$1.03	\$0.88
Cigna Dental Health of Texas, Inc.	Consolidated	\$6.60	\$6.25	\$5.99	\$6.45	\$6.73
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$8.93	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$4.06	\$3.96	\$4.12	\$3.75	\$3.79
ECCA Managed Vision Care, Inc.	Consolidated	\$0.73	\$0.54	\$0.81	\$0.66	\$1.25
	Texas	\$0.81	\$0.55	\$0.97	\$0.67	\$1.25
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$9.62	\$6.65
MNM-1997, Inc.	Consolidated	\$2.40	\$2.50	\$3.31	\$4.01	\$3.83
National Pacific Dental, Inc.	State Wide*	\$7.83	\$4.59	\$5.18	\$4.69	\$4.81
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$4.91	\$4.82	\$3.21	\$0.00	\$0.00
	Dallas	\$4.93	\$4.78	\$6.85	\$0.00	\$0.00
	Houston	\$4.85	\$4.93	\$0.88	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$4.43	\$3.53	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.91	\$1.45	\$1.27	\$0.62	\$0.30
Safeguard Health Plans, Inc.	State Wide*	\$2.93	\$3.74	\$3.38	\$3.71	\$4.17
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$4.11	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$4.37	\$7.23	\$9.21	\$8.76	\$8.96
United Dental Care of Texas, Inc.	State Wide*	\$3.55	\$3.82	\$4.45	\$4.51	\$4.73
VHP Dental, Inc.	Consolidated	\$4.90	\$4.70	\$4.81	\$4.84	\$4.79
TOTAL FOR TEXAS SINGLE SERVICE		\$3.81	\$3.40	\$3.39	\$2.93	\$2.97
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$3.78	\$3.39	\$3.38	\$2.94	\$3.08

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.59	\$0.18	\$0.10	\$0.11	\$0.18
Aetna Dental Inc.	Consolidated	\$2.83	\$2.66	\$1.27	\$0.46	\$1.30
	Texas	\$0.00	\$0.00	\$0.00	\$0.46	\$1.42
Aetna Dental Maintenance Org.	Consolidated	\$1.44	\$1.74	\$1.39	\$1.25	\$0.68
Alpha Dental Programs, Inc.	State Wide*	\$2.62	\$2.91	\$2.69	\$3.72	\$3.23
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$3.23
Block Vision of Texas, Inc.	Consolidated	\$0.25	\$0.16	\$0.17	\$0.13	\$0.12
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.66	\$1.68	\$1.64	\$1.54	\$1.56
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.29	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$2.61	\$2.59	\$2.35	\$2.01	\$1.99
ECCA Managed Vision Care, Inc.	Consolidated	\$0.16	\$0.11	\$0.33	\$0.34	\$0.63
	Texas	\$0.15	\$0.10	\$0.39	\$0.37	\$0.63
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	(\$2.37)	\$1.03
MNM-1997, Inc.	Consolidated	\$6.14	\$11.49	\$10.77	\$4.29	\$3.61
National Pacific Dental, Inc.	State Wide*	\$1.71	\$1.18	\$1.17	\$1.34	\$1.41
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$1.28	\$1.46	\$0.44	\$0.00	\$0.00
	Dallas	\$1.33	\$1.59	\$0.73	\$0.00	\$0.00
	Houston	\$1.13	\$1.04	\$0.25	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$16,122.44	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$3.28	\$3.07	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.18	\$0.29	\$0.29	\$0.14	\$0.10
Safeguard Health Plans, Inc.	State Wide*	\$2.67	\$2.55	\$2.79	\$2.81	\$2.92
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$1.61	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$5.53	\$34.72	\$0.39	(\$0.18)	\$0.08
United Dental Care of Texas, Inc.	State Wide*	\$2.54	\$3.35	\$3.50	\$3.73	\$1.92
VHP Dental, Inc.	Consolidated	\$0.87	\$0.78	\$0.86	\$0.79	\$0.85
TOTAL FOR TEXAS SINGLE SERVICE		\$1.44	\$1.32	\$1.28	\$1.01	\$0.86
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.45	\$1.33	\$1.28	\$1.04	\$0.86

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$1.86	\$1.16	\$0.84	\$0.98	\$1.22
Aetna Dental Inc.	Consolidated	\$10.01	\$10.11	\$6.69	\$8.48	\$8.46
	Texas	\$0.00	\$0.00	\$0.00	\$8.48	\$8.73
Aetna Dental Maintenance Org.	Consolidated	\$6.93	\$7.55	\$6.97	\$6.41	\$3.53
Alpha Dental Programs, Inc.	State Wide*	\$7.60	\$8.10	\$8.01	\$9.31	\$9.10
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$9.09
Block Vision of Texas, Inc.	Consolidated	\$1.43	\$1.22	\$1.14	\$1.16	\$1.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$8.26	\$7.92	\$7.63	\$7.99	\$8.29
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$9.22	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$6.67	\$6.55	\$6.47	\$5.76	\$5.78
ECCA Managed Vision Care, Inc.	Consolidated	\$0.89	\$0.66	\$1.14	\$1.00	\$1.88
	Texas	\$0.96	\$0.65	\$1.36	\$1.04	\$1.88
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$7.25	\$7.68
MNM-1997, Inc.	Consolidated	\$8.55	\$13.99	\$14.08	\$8.30	\$7.43
National Pacific Dental, Inc.	State Wide*	\$9.54	\$5.77	\$6.34	\$6.03	\$6.22
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$6.19	\$6.28	\$3.65	\$0.00	\$0.00
	Dallas	\$6.25	\$6.38	\$7.58	\$0.00	\$0.00
	Houston	\$5.99	\$5.97	\$1.14	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$16,122.44	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$7.71	\$6.60	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$1.08	\$1.75	\$1.56	\$0.76	\$0.41
Safeguard Health Plans, Inc.	State Wide*	\$5.60	\$6.29	\$6.16	\$6.52	\$7.09
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$5.72	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$9.89	\$41.95	\$9.60	\$8.58	\$9.05
United Dental Care of Texas, Inc.	State Wide*	\$6.09	\$7.16	\$7.95	\$8.24	\$6.65
VHP Dental, Inc.	Consolidated	\$5.77	\$5.48	\$5.67	\$5.63	\$5.64
TOTAL FOR TEXAS SINGLE SERVICE		\$5.25	\$4.72	\$4.66	\$3.95	\$3.82
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.23	\$4.73	\$4.66	\$3.98	\$3.94

* Only operates in one service area

PER MEMBER PER MONTH (PMPM)

2002 ANNUAL INFORMATION

NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.90	\$0.10	\$0.20	\$0.14	\$0.13
Aetna Dental Inc.	Consolidated	\$3.38	\$2.01	\$3.37	\$2.23	\$1.75
	Texas	\$0.00	\$0.00	\$0.00	\$2.24	\$2.47
Aetna Dental Maintenance Org.	Consolidated	\$2.15	\$2.39	\$2.81	\$3.30	\$1.77
Alpha Dental Programs, Inc.	State Wide*	\$0.34	(\$0.13)	(\$0.02)	(\$0.05)	(\$0.00)
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)
Block Vision of Texas, Inc.	Consolidated	\$0.45	\$0.68	\$0.25	\$0.04	\$0.09
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.54	\$3.16	\$3.62	\$3.48	\$3.42
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$8.90	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.72	\$0.64	\$0.59	\$1.50	\$1.66
ECCA Managed Vision Care, Inc.	Consolidated	(\$0.02)	\$0.01	(\$0.01)	\$0.11	\$0.02
	Texas	(\$0.11)	(\$0.01)	(\$0.03)	\$0.11	\$0.02
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$4.81	\$2.29
MNM-1997, Inc.	Consolidated	(\$3.39)	(\$7.79)	(\$5.25)	\$1.08	\$0.35
National Pacific Dental, Inc.	State Wide*	\$3.30	\$0.45	\$0.11	\$0.78	\$1.16
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.93	\$0.41	(\$0.85)	\$0.00	\$0.00
	Dallas	\$0.69	\$0.42	(\$2.24)	\$0.00	\$0.00
	Houston	\$1.71	\$0.39	\$0.04	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$14,450.67)	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0.42	(\$0.44)	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.02	\$0.24	(\$0.08)	\$0.18	(\$0.04)
Safeguard Health Plans, Inc.	State Wide*	\$0.10	\$0.06	(\$0.27)	\$0.27	\$0.03
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	(\$0.09)	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$33.64	\$24.91	\$0.26	\$1.97	\$1.72
United Dental Care of Texas, Inc.	State Wide*	\$0.92	\$0.55	\$0.14	(\$0.20)	\$1.69
VHP Dental, Inc.	Consolidated	\$0.06	\$0.22	\$0.14	\$0.22	\$0.21
TOTAL FOR TEXAS SINGLE SERVICE		\$1.14	\$0.99	\$1.02	\$1.05	\$0.97
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.13	\$0.96	\$1.01	\$1.02	\$0.92

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2002 ANNUAL INFORMATION
AFTER TAX NET INCOME**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.90	\$0.10	\$0.18	\$0.09	\$0.08
Aetna Dental Inc.	Consolidated	\$2.20	\$1.31	\$2.19	\$1.45	\$1.14
	Texas	\$0.00	\$0.00	\$0.00	\$1.46	\$1.61
Aetna Dental Maintenance Org.	Consolidated	\$1.39	\$1.53	\$1.84	\$2.24	\$1.26
Alpha Dental Programs, Inc.	State Wide*	\$0.22	(\$0.03)	(\$0.02)	\$0.00	(\$0.00)
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.00)
Block Vision of Texas, Inc.	Consolidated	\$0.45	\$0.35	\$0.17	\$0.03	\$0.06
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.65	\$2.06	\$2.35	\$2.26	\$2.22
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$8.28	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.44	\$0.38	\$0.39	\$0.93	\$1.04
ECCA Managed Vision Care, Inc.	Consolidated	(\$0.02)	\$0.01	(\$0.01)	\$0.11	\$0.02
	Texas	(\$0.11)	(\$0.01)	(\$0.03)	\$0.11	\$0.02
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$2.69	\$1.47
MNM-1997, Inc.	Consolidated	(\$3.39)	(\$7.79)	(\$5.25)	\$1.08	\$0.35
National Pacific Dental, Inc.	State Wide*	\$2.18	\$0.29	\$0.07	\$0.52	\$0.77
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.61	\$0.27	(\$0.55)	\$0.00	\$0.00
	Dallas	\$0.45	\$0.27	(\$1.46)	\$0.00	\$0.00
	Houston	\$1.11	\$0.25	\$0.02	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$14,450.67)	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0.25	(\$0.23)	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.01	\$0.15	(\$0.07)	\$0.11	(\$0.03)
Safeguard Health Plans, Inc.	State Wide*	\$0.06	\$0.04	(\$0.27)	\$0.17	(\$0.01)
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	(\$0.06)	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$18.51	\$31.26	\$0.23	\$1.38	\$1.21
United Dental Care of Texas, Inc.	State Wide*	\$0.59	\$0.42	\$0.13	(\$0.20)	\$1.14
VHP Dental, Inc.	Consolidated	\$0.04	\$0.15	\$0.09	\$0.21	\$0.14
TOTAL FOR TEXAS SINGLE SERVICE		\$0.75	\$0.64	\$0.67	\$0.69	\$0.64
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.74	\$0.62	\$0.66	\$0.67	\$0.61

* Only operates in one service area

**2002 ANNUAL INFORMATION
MEDICAL LOSS RATIO**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$0.56	\$0.64	\$0.56	\$0.75	\$0.70
	Texas	\$0.00	\$0.00	\$0.00	\$0.75	\$0.65
Aetna Dental Maintenance Org.	Consolidated	\$0.62	\$0.59	\$0.58	\$0.53	\$0.54
Alpha Dental Programs, Inc.	State Wide*	\$0.63	\$0.66	\$0.67	\$0.60	\$0.65
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.65
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.61	\$0.57	\$0.54	\$0.56	\$0.58
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.58	\$29.46	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.57	\$0.56	\$0.59	\$0.52	\$0.51
ECCA Managed Vision Care, Inc.	Consolidated	\$0.97	\$0.97	\$0.90	\$2.11	\$1.12
	Texas	\$3.38	\$2.54	\$2.09	\$1.54	\$1.12
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.80	\$0.67
MNM-1997, Inc.	Consolidated	\$0.00	\$0.42	\$0.43	\$0.50	\$0.50
National Pacific Dental, Inc.	State Wide*	\$0.61	\$0.74	\$0.81	\$0.69	\$0.65
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.71	\$0.75	\$1.94	\$0.00	\$0.00
	Dallas	\$0.73	\$0.73	\$1.85	\$0.00	\$0.00
	Houston	\$0.64	\$0.83	\$2.56	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0.55	\$0.58	\$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*	\$0.52	\$0.59	\$0.58	\$0.55	\$0.59
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0.73	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$0.61	\$0.96	\$0.83	\$0.83
United Dental Care of Texas, Inc.	State Wide*	\$0.53	\$0.50	\$0.55	\$0.58	\$0.57
VHP Dental, Inc.	Consolidated	\$0.00	\$59.68	\$36.89	\$421.09	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.66	\$0.67	\$0.67	\$0.67	\$0.70
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.65	\$0.66	\$0.66	\$0.67	\$0.71

* Only operates in one service area

**2002 ANNUAL INFORMATION
M&H/TOTAL EXP**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.68	\$0.85	\$0.89	\$0.89	\$0.85
Aetna Dental Inc.	Consolidated	\$0.72	\$0.74	\$0.81	\$0.95	\$0.85
	Texas	\$0.00	\$0.00	\$0.00	\$0.95	\$0.84
Aetna Dental Maintenance Org.	Consolidated	\$0.79	\$0.77	\$0.80	\$0.81	\$0.81
Alpha Dental Programs, Inc.	State Wide*	\$0.66	\$0.64	\$0.66	\$0.60	\$0.64
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.64
Block Vision of Texas, Inc.	Consolidated	\$0.82	\$0.87	\$0.85	\$0.88	\$0.88
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.80	\$0.79	\$0.79	\$0.81	\$0.81
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.97	\$1.91	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.61	\$0.61	\$0.64	\$0.65	\$0.66
ECCA Managed Vision Care, Inc.	Consolidated	\$0.82	\$0.83	\$0.71	\$0.66	\$0.67
	Texas	\$0.84	\$0.84	\$0.71	\$0.64	\$0.67
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$1.00	\$1.33	\$0.87
MNM-1997, Inc.	Consolidated	\$0.28	\$0.18	\$0.23	\$0.48	\$0.51
National Pacific Dental, Inc.	State Wide*	\$0.82	\$0.80	\$0.82	\$0.78	\$0.77
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.79	\$0.77	\$0.88	\$0.00	\$0.00
	Dallas	\$0.79	\$0.75	\$0.90	\$0.00	\$0.00
	Houston	\$0.81	\$0.83	\$0.78	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0.57	\$0.53	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.84	\$0.83	\$0.82	\$0.81	\$0.75
Safeguard Health Plans, Inc.	State Wide*	\$0.52	\$0.59	\$0.55	\$0.57	\$0.59
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0.72	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.44	\$0.17	\$0.96	\$1.02	\$0.99
United Dental Care of Texas, Inc.	State Wide*	\$0.58	\$0.53	\$0.56	\$0.55	\$0.71
VHP Dental, Inc.	Consolidated	\$0.85	\$0.86	\$0.85	\$0.86	\$0.85
TOTAL FOR TEXAS SINGLE SERVICE		\$0.73	\$0.72	\$0.73	\$0.74	\$0.78
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.72	\$0.72	\$0.73	\$0.74	\$0.78

* Only operates in one service area

**2002 ANNUAL INFORMATION
ADMIN/TOTAL EXP**

SINGLE SERVICE HMOs	DIVISION	12/98 Year	12/99 Year	12/00 Year	12/01 Year	12/02 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.32	\$0.15	\$0.11	\$0.11	\$0.15
Aetna Dental Inc.	Consolidated	\$0.28	\$0.26	\$0.19	\$0.05	\$0.15
	Texas	\$0.00	\$0.00	\$0.00	\$0.05	\$0.16
Aetna Dental Maintenance Org.	Consolidated	\$0.21	\$0.23	\$0.20	\$0.19	\$0.19
Alpha Dental Programs, Inc.	State Wide*	\$0.34	\$0.36	\$0.34	\$0.40	\$0.36
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.36
Block Vision of Texas, Inc.	Consolidated	\$0.18	\$0.13	\$0.15	\$0.12	\$0.12
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.20	\$0.21	\$0.21	\$0.19	\$0.19
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.03	(\$0.91)	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.39	\$0.39	\$0.36	\$0.35	\$0.34
ECCA Managed Vision Care, Inc.	Consolidated	\$0.18	\$0.17	\$0.29	\$0.34	\$0.33
	Texas	\$0.16	\$0.16	\$0.29	\$0.36	\$0.33
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	(\$0.33)	\$0.13
MNM-1997, Inc.	Consolidated	\$0.72	\$0.82	\$0.77	\$0.52	\$0.49
National Pacific Dental, Inc.	State Wide*	\$0.18	\$0.20	\$0.18	\$0.22	\$0.23
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$0.21	\$0.23	\$0.12	\$0.00	\$0.00
	Dallas	\$0.21	\$0.25	\$0.10	\$0.00	\$0.00
	Houston	\$0.19	\$0.17	\$0.22	\$0.00	\$0.00
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$1.00	\$1.00	\$1.00	\$0.00	\$0.00
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$0.43	\$0.47	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.16	\$0.17	\$0.18	\$0.19	\$0.25
Safeguard Health Plans, Inc.	State Wide*	\$0.48	\$0.41	\$0.45	\$0.43	\$0.41
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.56	\$0.83	\$0.04	(\$0.02)	\$0.01
United Dental Care of Texas, Inc.	State Wide*	\$0.42	\$0.47	\$0.44	\$0.45	\$0.29
VHP Dental, Inc.	Consolidated	\$0.15	\$0.14	\$0.15	\$0.14	\$0.15
TOTAL FOR TEXAS SINGLE SERVICE		\$0.27	\$0.28	\$0.27	\$0.26	\$0.22
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.28	\$0.28	\$0.27	\$0.26	\$0.22

* Only operates in one service area