

PUBLIC

**TEXAS DEPARTMENT OF INSURANCE
HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL REPORT
SINGLE SERVICE
2003 ANNUAL INFORMATION**

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FINANCIAL REPORT
SINGLE SERVICE
ANNUAL 2003 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 S1203A.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.- Canceled	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.- Canceled	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 Southwest,	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.- Canceled 05/16/03	08/29/97	Consolidated						

*Only operates in one service area

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	G CASH	H SHORT-TERM INVESTMENT	I PREMIUMS RECEIVABLE	J CURRENT ADMITTED ASSETS	K LONG-TERM INVESTMENT
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	825,662	250,000	0	1,575,370	0
Aetna Dental Inc.	Dec-03	21,495	13,713,760	2,491,171	17,750,470	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	0	1,223,056	0	4,973,016	0
Alpha Dental Programs, Inc.	Dec-03	0	880,278	98,850	1,171,507	0
Block Vision of Texas, Inc.	Dec-03	1,134,665	0	0	1,134,665	0
Cigna Dental Health of Texas, Inc.	Dec-03	332,382	6,788,998	169,330	7,818,167	0
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0
Denticare, Inc	Dec-03	3,073,303	0	314,743	4,390,659	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	0	0	0	726,342	69,027
Managed Dentalguard, Inc.	Dec-03	706,829	0	116,640	866,610	0
MNM-1997, Inc.	Dec-03	179,209	382,992	2,982	566,642	0
National Pacific Dental, Inc.	Dec-03	1,634,688	0	399,398	2,047,664	150,000
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	733,110	175,000	0	910,377	0
Safeguard Health Plans, Inc.	Dec-03	348,104	1,825,736	277,554	2,454,250	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	277,897	215,000	956	494,168	0
United Dental Care of Texas, Inc.	Dec-03	(5,639)	5,667,603	670,432	7,257,359	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0
TOTAL SINGLE SERVICE		9,261,705	31,122,423	4,542,056	54,137,266	219,027

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	L TOTAL ADMITTED ASSETS	M CLAIMS PAYABLE	N TOTAL CURRENT LIABILITIES	O TOTAL LIABILITIES	P UNCOVERED LIABILITIES	Q NET WORTH
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	1,575,370	557,140	599,247	713,071	0	862,299
Aetna Dental Inc.	Dec-03	18,072,197	5,516,346	8,616,347	8,640,672	3,124,326	9,431,525
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	5,557,989	0	6,114	6,114	0	5,551,875
Alpha Dental Programs, Inc.	Dec-03	1,271,222	209,610	380,045	380,045	20,284	891,177
Block Vision of Texas, Inc.	Dec-03	1,150,498	356,071	481,964	481,964	0	668,534
Cigna Dental Health of Texas, Inc.	Dec-03	8,050,742	1,420,862	1,857,889	1,857,889	437,027	6,192,853
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0
Denticare, Inc	Dec-03	4,708,652	82,892	605,394	668,423	0	4,040,229
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	795,369	0	0	0	0	795,369
Managed Dentalguard, Inc.	Dec-03	1,941,718	57,477	387,554	397,287	339,810	1,544,431
MNM-1997, Inc.	Dec-03	637,197	34,557	118,366	116,320	15,513	520,877
National Pacific Dental, Inc.	Dec-03	2,372,572	274,107	560,698	631,601	0	1,740,971
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	924,086	41,577	224,696	234,230	22,175	689,856
Safeguard Health Plans, Inc.	Dec-03	2,536,916	265,362	1,260,871	1,260,871	0	1,276,045
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	599,310	28,275	42,437	49,274	18,879	550,036
United Dental Care of Texas, Inc.	Dec-03	10,787,676	1,244,877	1,847,245	1,847,245	346,226	8,940,431
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0
TOTAL SINGLE SERVICE		60,981,514	10,089,153	16,988,867	17,285,006	4,324,240	43,696,508

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	R COMMERCIAL RISK PREMIUM	S MEDICARE PREMIUM	S MEDICAID PREMIUM	T TOTAL REVENUE	U OTHER PROFESSIONAL SERVICES	V OUTSIDE REFERRAL
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	0	0	0	11,415,470	4,537,495	0
Aetna Dental Inc.	Dec-03	64,755,064	0	0	64,716,885	39,191,645	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	0	0	0	690	(159,595)	0
Alpha Dental Programs, Inc.	Dec-03	4,758,010	0	0	4,758,010	2,752,590	108,931
Block Vision of Texas, Inc.	Dec-03	0	0	0	5,790,056	0	0
Cigna Dental Health of Texas, Inc.	Dec-03	45,613,029	0	0	45,613,029	25,772,099	922,116
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0
Denticare, Inc	Dec-03	11,277,986	0	0	11,315,465	4,932,339	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	0	0	0	275,625	148,613	0
Managed Dentalguard, Inc.	Dec-03	2,679,750	0	0	2,679,750	1,645,149	173,566
MNM-1997, Inc.	Dec-03	419,019	0	0	419,019	0	0
National Pacific Dental, Inc.	Dec-03	14,317,634	0	0	14,317,634	9,575,304	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	0	0	0	1,432,219	946,694	0
Safeguard Health Plans, Inc.	Dec-03	8,598,482	0	0	8,711,584	4,278,941	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	441,229	0	0	441,229	0	0
United Dental Care of Texas, Inc.	Dec-03	21,634,054	0	0	21,166,268	11,932,823	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0
TOTAL SINGLE SERVICE		174,494,257	0	0	193,052,933	105,554,097	1,204,613

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	W HOSP/MEDICAL BENEFITS	X TOTAL MED & HOSP	Y TOTAL ADMIN & OTHER	Z TOTAL EXPENSES	AA INCOME BEFORE TAX	AB INCOME AFTER TAX
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	5,116,750	9,654,245	1,987,935	11,642,180	(226,709)	(154,310)
Aetna Dental Inc.	Dec-03	0	39,191,645	11,173,689	50,365,334	14,351,551	9,290,558
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	0	(159,595)	(30,591)	(190,186)	190,876	272,786
Alpha Dental Programs, Inc.	Dec-03	0	2,861,521	1,897,010	4,758,531	(521)	(521)
Block Vision of Texas, Inc.	Dec-03	5,032,810	5,032,810	741,156	5,773,966	16,090	13,906
Cigna Dental Health of Texas, Inc.	Dec-03	0	26,700,877	6,837,713	33,538,590	12,074,439	7,881,534
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0
Denticare, Inc	Dec-03	0	5,646,842	4,062,029	9,708,871	1,754,162	1,169,900
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	0	148,613	76,127	224,740	50,885	50,885
Managed Dentalguard, Inc.	Dec-03	0	1,847,425	415,126	2,262,551	417,199	276,063
MNM-1997, Inc.	Dec-03	216,981	217,034	196,742	413,776	15,321	15,321
National Pacific Dental, Inc.	Dec-03	0	9,576,352	2,584,245	12,160,597	2,157,037	1,236,858
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	0	1,093,138	487,817	1,580,955	(148,736)	(99,841)
Safeguard Health Plans, Inc.	Dec-03	0	4,765,671	3,848,963	8,614,634	96,950	(6,574)
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	399,852	399,852	111,908	511,760	(70,531)	(77,090)
United Dental Care of Texas, Inc.	Dec-03	0	11,932,823	6,079,438	18,012,261	3,154,007	2,324,489
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0
TOTAL SINGLE SERVICE		10,766,393	118,909,253	40,469,307	159,378,560	33,832,020	22,193,964

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	NET INCR/ (DECR) CASH & EQUIV'T	AD PRIOR YEAR ENROLLMENT	AE ENDING ENROLLMENT	MEM MONTHS CURRENT YEAR	AG MEDICARE YR CUMUL MEMBER MOS	AG MEDICAID YR CUMUL MEMBER MOS
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	(1,582,394)	767,025	656,655	8,955,310	0	0
Aetna Dental Inc.	Dec-03	3,853,285	607,080	597,436	7,183,248	0	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	1,135,911	299	0	0	0	0
Alpha Dental Programs, Inc.	Dec-03	(36,928)	46,562	37,912	471,665	0	0
Block Vision of Texas, Inc.	Dec-03	(598,186)	474,321	452,541	4,976,955	0	0
Cigna Dental Health of Texas, Inc.	Dec-03	(204,446)	328,963	306,537	3,808,112	0	0
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0
Denticare, Inc	Dec-03	(2,189,869)	129,867	119,993	1,452,824	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	(501,410)	49,871	0	69,199	0	0
Managed Dentalguard, Inc.	Dec-03	476,540	13,184	31,353	291,947	0	0
MNM-1997, Inc.	Dec-03	283,351	3,136	5,222	51,475	0	0
National Pacific Dental, Inc.	Dec-03	267,014	158,844	160,188	1,933,601	0	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	(100,877)	511,056	234,809	4,198,432	0	0
Safeguard Health Plans, Inc.	Dec-03	906,061	102,179	99,663	1,198,574	0	0
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	25,812	3,777	3,463	42,212	0	0
United Dental Care of Texas, Inc.	Dec-03	2,610,732	242,379	207,309	2,566,473	0	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0
TOTAL SINGLE SERVICE		4,344,596	3,438,543	2,913,081	37,200,027	0	0

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	TOTAL PHY & NON-PHY ENCOUNTERS	AI TOTAL MED PHY&NONPHY ENCOUNTERS	AI TOTAL M-AID PHY&NONPHY ENCOUNTERS	TOTAL HOSP PAT DAYS INCURRED	AK MED HOSP PAT DAYS INCURRED	AL CLAIMS PAYABLE UNREPORTED
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	0	0	0	0	0	270,697
Aetna Dental Inc.	Dec-03	1,291,183	0	0	0	0	3,836,353
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-03	23,123	0	0	0	0	197,411
Block Vision of Texas, Inc.	Dec-03	77,076	0	0	0	0	356,071
Cigna Dental Health of Texas, Inc.	Dec-03	0	0	0	0	0	1,254,900
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0
Denticare, Inc	Dec-03	0	0	0	0	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	1,079	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-03	10,872	0	0	0	0	48,625
MNM-1997, Inc.	Dec-03	1,606	0	0	0	0	0
National Pacific Dental, Inc.	Dec-03	0	0	0	0	0	274,107
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	36,251	0	0	0	0	14,000
Safeguard Health Plans, Inc.	Dec-03	199,762	0	0	0	0	102,284
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	8,410	0	0	0	0	19,149
United Dental Care of Texas, Inc.	Dec-03	0	0	0	0	0	261,402
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0
TOTAL SINGLE SERVICE		1,649,362	0	0	0	0	6,634,999

ANNUAL 2003 HEALTH MAINTENANCE ORGANIZATION	F YEAR	AM CLAIMS PAYABLE REPORTED	NET CASH PROVIDED BY OPER. ACTIV.	CUMULATIVE MEM MONTHS YTD	AP MEDICARE MEM MONTHS YTD	AP MEDICAID MEM MONTHS YTD	TEXAS WRITTEN PREMIUM	TOTAL WRITTEN PREMIUM
AECC Total Vision Health Plan of Texas, Inc.	Dec-03	286,443	(729,945)	8,955,310	0	0	0	0
Aetna Dental Inc.	Dec-03	1,679,993	8,627,193	7,183,248	0	0	55,776,465	64,755,064
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-03	0	626,621	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-03	32,483	113,072	471,665	0	0	4,702,358	4,758,010
Block Vision of Texas, Inc.	Dec-03	0	(148,779)	4,976,955	0	0	0	0
Cigna Dental Health of Texas, Inc.	Dec-03	281,565	8,021,722	3,808,112	0	0	45,613,029	45,613,029
Dental Benefits, Inc.-Canceled 12/22/00	Dec-03	0	0	0	0	0	0	0
Denticare, Inc	Dec-03	82,892	1,480,008	1,452,824	0	0	11,277,986	11,277,986
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-03	0	(41,365)	69,199	0	0	0	0
Managed Dentalguard, Inc.	Dec-03	8,852	427,678	291,947	0	0	2,679,750	2,679,750
MNM-1997, Inc.	Dec-03	34,557	103,263	51,475	0	0	419,019	419,019
National Pacific Dental, Inc.	Dec-03	0	1,942,757	1,933,601	0	0	14,317,634	14,317,634
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-03	0	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-03	0	0	0	0	0	0	0
Parliament Dental Plans, Inc.-Canceled 12/31/99	Dec-03	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-03	27,577	24,738	4,198,432	0	0	0	0
Safeguard Health Plans, Inc.	Dec-03	163,078	(13,647)	1,198,574	0	0	8,598,482	8,598,482
Safeguard Health Plans, Inc.-Canceled 10/13/99	Dec-03	0	0	0	0	0	0	0
United Concordia Dental Plans of Texas	Dec-03	10,001	(74,006)	42,212	0	0	441,229	441,229
United Dental Care of Texas, Inc.	Dec-03	1,244,877	2,242,031	2,566,473	0	0	21,182,189	21,182,189
VHP Dental, Inc.-Canceled 05/16/03	Dec-03	0	0	0	0	0	0	0
TOTAL SINGLE SERVICE		3,852,318	22,601,341	37,200,027	0	0	165,008,141	174,042,392

**Health Maintenance Organizations
Operations by Areas**

As of 12/31/03

Publicly Supported (CP)
Publicly Supported (YTD)
Children's Health Ins Plan (CP)
Children's Health Ins Plan (YTD)
Total Premium (CP)
Total Premium (YTD)
2001 Premium PMPM
2002 Premium PMPM
2003 Premium PMPM

ACTUAL PMPM '03 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 02
M & H/Total Prens (%)
M & H/Total Expenses (%)
Admin/Total Expenses (%)

ACTUAL REV/EXP '03 YTD

Other Revenue
TOTAL REVENUE
Hosp/Medical Benefits
Total Med & Hosp
Total Admin. & Other Exp
TOTAL EXPENSES
INCOME (loss)
INCOME (loss) Dec 02

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 (2003)
After Tax Net Inc (2003)
Before Tax Net Inc (2002)
After Tax Net Inc (2002)
Before Tax Net Inc (2001)
After Tax Net Inc (2001)

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	\$16,676,356	\$14,416,439	\$0	\$1,164,001	\$1,144,935	\$0	\$11,156,134	\$0	\$2,654,847	\$0	\$0	\$809,977
\$0	\$64,716,836	\$55,776,465	\$690	\$4,758,010	\$4,702,358	\$0	\$45,613,029	\$0	\$11,277,986	\$148,258	\$148,258	\$2,679,750
\$0.00	\$0.00	\$10.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.44	\$0.00
\$0.00	\$0.00	\$11.20	\$0.00	\$0.00	\$9.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.12	\$0.00
\$0.00	\$0.00	\$9.75	\$0.00	\$0.00	\$10.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14	\$0.00
\$0.00	\$9.01	\$9.75	\$0.00	\$10.09	\$10.07	\$0.00	\$11.98	\$0.00	\$7.76	\$2.14	\$2.14	\$9.18
\$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	\$0.10	\$0.00	\$0.00	\$0.00
\$1.27	\$9.01	\$9.75	\$0.00	\$10.09	\$10.07	\$1.16	\$11.98	\$0.00	\$7.89	\$3.98	\$3.98	\$9.18
\$0.51	\$5.46	\$0.00	\$0.00	\$5.84	\$0.00	\$0.00	\$6.77	\$0.00	\$3.40	\$2.15	\$0.00	\$5.64
\$0.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1.08	\$5.46	\$5.43	\$0.00	\$6.07	\$6.06	\$1.01	\$7.01	\$0.00	\$3.89	\$2.15	\$2.15	\$6.33
\$0.22	\$1.56	\$1.68	\$0.00	\$4.02	\$4.02	\$0.15	\$1.80	\$0.00	\$2.80	\$1.10	\$1.10	\$1.42
\$1.30	\$7.03	\$7.13	\$0.00	\$10.11	\$10.09	\$1.16	\$8.82	\$0.00	\$6.68	\$3.34	\$3.34	\$7.96
(\$0.02)	\$1.29	\$1.71	\$0.00	(\$0.00)	(\$0.00)	\$0.00	\$2.07	\$0.00	\$0.81	\$0.74	\$0.74	\$0.95
\$0.08	\$1.14	\$1.61	\$1.26	(\$0.00)	(\$0.00)	\$0.06	\$2.22	\$0.00	\$1.08	\$0.02	\$0.02	\$1.47
0.00%	60.56%	55.67%	-23129.71%	60.14%	60.16%	0.00%	58.54%	0.00%	50.07%	100.24%	100.24%	68.94%
82.90%	77.63%	76.13%	110.74%	60.02%	60.03%	87.03%	79.48%	0.00%	58.15%	64.31%	64.31%	79.50%
17.07%	22.13%	23.61%	21.23%	39.79%	39.78%	12.82%	20.35%	0.00%	41.83%	32.94%	32.94%	17.86%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$147,568	\$0	\$0	\$0
\$11,415,470	\$64,716,885	\$55,776,514	\$690	\$4,758,010	\$4,702,358	\$5,790,056	\$45,613,029	\$0	\$11,463,033	\$275,625	\$275,625	\$2,679,750
\$5,116,750	\$0	\$0	\$0	\$0	\$0	\$5,032,810	\$0	\$0	\$0	\$0	\$0	\$0
\$9,654,245	\$39,191,645	\$31,050,048	(\$159,595)	\$2,861,521	\$2,828,714	\$5,032,810	\$26,700,877	\$0	\$5,646,842	\$148,613	\$148,613	\$1,847,425
\$1,987,935	\$11,173,689	\$9,630,089	(\$30,591)	\$1,897,010	\$1,874,781	\$741,156	\$6,837,713	\$0	\$4,062,029	\$76,127	\$76,127	\$415,126
\$11,645,320	\$50,487,150	\$40,785,125	(\$144,120)	\$4,767,465	\$4,712,429	\$5,782,873	\$33,596,346	\$0	\$9,710,110	\$231,083	\$231,083	\$2,323,789
(\$154,311)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$0	\$1,169,900	\$50,885	\$50,885	\$276,063
\$655,659	\$5,956,846	\$6,364,201	\$2,378,895	(\$560)	(\$1,628)	\$321,023	\$9,011,104	\$0	\$1,726,301	\$12,580	\$12,580	\$132,533
(\$115,679)	\$4,890,526	\$4,927,137	\$0	(\$459)	(\$1,966)	\$100,094	\$2,726,619	\$0	(\$232,464)	\$0	\$0	\$75,445
(\$39,679)	\$3,439,532	\$3,483,715	\$0	(\$459)	(\$1,966)	\$97,910	\$1,803,582	\$0	(\$73,332)	\$0	\$0	\$53,894
(\$226,710)	\$14,351,551	\$15,096,377	\$190,876	(\$521)	(\$1,137)	\$16,090	\$12,074,439	\$0	\$1,754,162	\$50,885	\$50,885	\$417,199
(\$154,311)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$0	\$1,169,900	\$50,885	\$50,885	\$276,063
(\$226,709)	\$14,351,551	\$15,096,377	\$190,876	(\$521)	(\$1,137)	\$16,090	\$12,074,439	\$0	\$1,754,162	\$50,885	\$50,885	\$417,199
(\$154,310)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$0	\$1,169,900	\$50,885	\$50,885	\$276,063
\$1,040,659	\$9,146,663	\$9,772,151	\$3,340,510	(\$560)	(\$1,628)	\$481,535	\$13,858,412	\$0	\$2,718,084	\$12,580	\$12,580	\$206,780
\$655,659	\$5,956,846	\$6,364,201	\$2,378,895	(\$560)	(\$1,628)	\$321,024	\$9,011,104	\$0	\$1,726,301	\$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

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

As of 12/31/03

Tot. Member Months (CP)
 Tot. Member Months (YTD)
 Dec 02/Tot. Member Months (Y)
 Medicare Months (CP)
 Medicare Months (YTD)
 Medicaid Months (CP)
 Medicaid Months (YTD)

Enrollment

Group
 Medicare Risk
 Medicare Cost
 Medicaid Risk
 Medicaid Cost
 Individual
 Other

Total Membrs Dec 03

% Share in each market

Total Members Dec 02

% Share in each market

O/P encounters

Tot Physician (P7 C7 L8)

Tot Non-Physician (P7 C8 L8)

Total

Current Period

Patient Days (no medicare)

Medicare Patient Days

Total Patient Days

Days/1000 (No medicare)

Medicare Days/1000

Year to Date

Patient Days (no medicare)

Medicare Patient Days

Total Patient Days

Days/1000 (No medicare)

Medicare Days/1000

Comm. Prem (CP)

Comm. Prem (YTD)

Commercial M&H (CP)

Commercial M&H (YTD)

Medicare XVIII (CP)

Medicare XVIII (YTD)

Medicare XVIII M&H (CP)

Medicare XVIII M&H (YTD)

Medicaid XIX (CP)

Medicaid XIX (YTD)

Medicaid XIX M&H (CP)

Medicaid XIX M&H (YTD)

Point of Serv Rider Cov (CP)

Point of Serv Rider Cov (YTD)

	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.
	Consolidated	State Wide*	Consolidated	Dallas	Houston	Consolidated	State Wide*	Consolidated	State Wide*	Consolidated	Consolidated	State Wide*	Consolidated
Tot. Member Months (CP)	15,428	481,138	0	0	0	0	0	779,576	294,693	0	10,350	620,746	0
Tot. Member Months (YTD)	51,475	1,933,601	0	0	0	0	0	4,198,432	1,198,574	0	42,212	2,566,473	0
Dec 02/Tot. Member Months (Y)	34,168	1,877,633	0	0	0	0	0	6,899,476	1,202,532	0	41,668	3,001,481	260,814
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	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membrs Dec 03	5,222	160,188	0	0	0	0	0	234,809	99,663	0	3,463	207,309	0
% Share in each market													
Total Members 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													
O/P encounters													
Tot Physician (P7 C7 L8)	1,606	0	0	0	0	0	0	36,251	0	0	8,410	0	0
Tot Non-Physician (P7 C8 L8)	0	0	0	0	0	0	0	0	199,762	0	0	0	0
Total	1,606	0	0	0	0	0	0	36,251	199,762	0	8,410	0	0
Current Period													
Patient Days (no medicare)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date													
Patient Days (no medicare)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0	0	0	0	0	0	0
Comm. Prem (CP)	\$128,951	\$3,471,940	\$0	\$0	\$0	\$0	\$0	\$0	\$2,169,372	\$0	\$106,983	\$5,148,477	\$0
Comm. Prem (YTD)	\$419,019	\$14,317,634	\$0	\$0	\$0	\$0	\$0	\$0	\$8,585,582	\$0	\$441,229	\$21,182,189	\$0
Commercial M&H (CP)	\$65,200	\$2,475,925	\$0	\$0	\$0	\$0	\$0	\$0	\$1,186,388	\$0	\$91,236	\$3,014,771	\$0
Commercial M&H (YTD)	\$217,034	\$9,576,352	\$0	\$0	\$0	\$0	\$0	\$0	\$4,765,671	\$0	\$399,852	\$11,932,823	\$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)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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 12/31/03

Publicly Supported (CP)
Publicly Supported (YTD)
Children's Health Ins Plan (CP)
Children's Health Ins Plan (YTD)
Total Premium (CP)
Total Premium (YTD)
2001 Premium PMPM
2002 Premium PMPM
2003 Premium PMPM

ACTUAL PMPM '03 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 02
M & H/Total Pems (%)
M & H/Total Expenses (%)
Admin/Total Expenses (%)

ACTUAL REV/EXP '03 YTD

Other Revenue
TOTAL REVENUE
Hosp/Medical Benefits
Total Med & Hosp
Total Admin. & Other Exp
TOTAL EXPENSES
INCOME (loss)
INCOME (loss) Dec 02

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 (2003)
After Tax Net Inc (2003)
Before Tax Net Inc (2002)
After Tax Net Inc (2002)
Before Tax Net Inc (2001)
After Tax Net Inc (2001)

	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.
	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)	\$128,951	\$3,471,940	\$0	\$0	\$0	\$0	\$0	\$0	\$2,169,372	\$0	\$106,983	\$5,148,477	\$0
Total Premium (YTD)	\$419,019	\$14,317,634	\$0	\$0	\$0	\$0	\$0	\$0	\$8,585,582	\$0	\$441,229	\$21,182,189	\$0
2001 Premium PMPM	\$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
2002 Premium PMPM	\$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
2003 Premium PMPM	\$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
ACTUAL PMPM '03 YTD													
Commercial Premium	\$8.14	\$7.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.16	\$0.00	\$10.45	\$8.25	\$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	\$8.14	\$7.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.16	\$0.00	\$10.45	\$8.25	\$0.00
Other Revenue	\$0.20	\$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	\$8.34	\$7.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.34	\$7.26	\$0.00	\$10.45	\$8.25	\$0.00
Physician Services	\$0.00	\$4.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.23	\$3.57	\$0.00	\$0.00	\$4.65	\$0.00
Hosp/Medical Benefits	\$4.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.47	\$0.00	\$0.00
Total Med & Hosp	\$4.22	\$4.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.26	\$3.98	\$0.00	\$9.47	\$4.65	\$0.00
Total Admin. & Other Exp	\$3.82	\$1.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.12	\$3.21	\$0.00	\$2.65	\$2.37	\$0.00
TOTAL EXPENSES	\$8.15	\$6.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.38	\$7.20	\$0.00	\$12.23	\$7.13	\$0.00
INCOME (loss)	\$0.30	\$0.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.02)	\$0.07	\$0.00	(\$1.83)	\$0.91	\$0.00
INCOME (loss) Dec 02	\$0.35	\$0.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.01)	(\$0.01)	\$0.00	\$1.21	\$1.14	\$0.14
M & H/Total Pems (%)	51.80%	66.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	55.51%	0.00%	90.62%	56.33%	0.00%
M & H/Total Expenses (%)	51.72%	78.73%	0.00%	0.00%	0.00%	0.00%	0.00%	68.06%	55.24%	0.00%	77.48%	65.24%	0.00%
Admin/Total Expenses (%)	46.88%	21.25%	0.00%	0.00%	0.00%	0.00%	0.00%	30.37%	44.66%	0.00%	21.69%	33.24%	0.00%
ACTUAL REV/EXP '03 YTD													
Other Revenue	\$10,078	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL REVENUE	\$429,097	\$14,317,634	\$0	\$0	\$0	\$0	\$0	\$1,432,219	\$8,698,684	\$0	\$441,229	\$21,166,268	\$0
Hosp/Medical Benefits	\$216,981	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$399,852	\$0	\$0
Total Med & Hosp	\$217,034	\$9,576,352	\$0	\$0	\$0	\$0	\$0	\$1,093,138	\$4,765,671	\$0	\$399,852	\$11,932,823	\$0
Total Admin. & Other Exp	\$196,742	\$2,584,245	\$0	\$0	\$0	\$0	\$0	\$487,817	\$3,852,963	\$0	\$111,908	\$6,079,438	\$0
TOTAL EXPENSES	\$419,642	\$12,163,880	\$0	\$0	\$0	\$0	\$0	\$1,606,099	\$8,627,863	\$0	\$516,054	\$18,291,906	\$0
INCOME (loss)	\$15,321	\$1,236,858	\$0	\$0	\$0	\$0	\$0	(\$89,242)	\$80,050	\$0	(\$77,090)	\$2,324,489	\$0
INCOME (loss) Dec 02	\$12,010	\$1,482,706	\$0	\$0	\$0	\$0	\$0	(\$51,155)	(\$13,203)	\$0	\$50,612	\$3,420,029	\$35,461
ACTUAL INCOME/LOSS													
Before Tax Net Inc (CP)	\$1,279	\$402,041	\$0	\$0	\$0	\$0	\$0	\$49,644	(\$394,214)	\$0	(\$84,445)	\$408,642	\$0
After Tax Net Inc (CP)	\$1,279	\$78,561	\$0	\$0	\$0	\$0	\$0	\$39,953	(\$394,214)	\$0	(\$88,553)	\$164,313	\$0
Before Tax Net Inc (Annual)	\$15,321	\$2,157,037	\$0	\$0	\$0	\$0	\$0	(\$148,736)	\$80,050	\$0	(\$70,531)	\$3,154,007	\$0
After Tax Net Inc (Annual)	\$15,321	\$1,236,858	\$0	\$0	\$0	\$0	\$0	(\$89,242)	\$80,050	\$0	(\$77,090)	\$2,324,489	\$0
Before Tax Net Inc (2003)	\$15,321	\$2,157,037	\$0	\$0	\$0	\$0	\$0	(\$148,736)	\$80,050	\$0	(\$70,531)	\$3,154,007	\$0
After Tax Net Inc (2003)	\$15,321	\$1,236,858	\$0	\$0	\$0	\$0	\$0	(\$89,242)	\$80,050	\$0	(\$77,090)	\$2,324,489	\$0
Before Tax Net Inc (2002)	\$12,010	\$2,240,270	\$0	\$0	\$0	\$0	\$0	(\$112,502)	\$30,179	\$0	\$71,669	\$5,082,212	\$54,555
After Tax Net Inc (2002)	\$12,010	\$1,482,706	\$0	\$0	\$0	\$0	\$0	(\$51,155)	(\$13,203)	\$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

* Only operates in one service area

BALANCE SHEET DATA
2003 ANNUAL INFORMATION
TOTAL ADMITTED ASSETS

SINGLE SERVICE HMOs	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	\$2,145,461	\$2,464,121	\$2,458,650	\$2,856,743	\$1,575,370
Aetna Dental Inc.	\$2,423,752	\$3,060,667	\$5,932,822	\$15,033,918	\$18,072,197
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$24,186,742	\$17,362,493	\$18,262,535	\$5,565,359	\$5,557,989
Alpha Dental Programs, Inc.	\$1,169,186	\$1,240,927	\$1,350,061	\$1,305,879	\$1,271,222
Block Vision of Texas, Inc.	\$1,489,657	\$1,267,022	\$1,085,765	\$1,741,408	\$1,150,498
Cigna Dental Health of Texas, Inc.	\$8,708,789	\$8,762,701	\$8,457,745	\$8,955,540	\$8,050,742
Dental Benefits, Inc.-Canceled 12/22/00	\$522,194	\$0	\$0	\$0	\$0
Denticare, Inc	\$3,717,275	\$2,577,198	\$3,788,375	\$5,997,276	\$4,708,652
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$880,088	\$981,885	\$1,144,707	\$1,162,851	\$795,369
Managed Dentalguard, Inc.	\$0	\$1,096,420	\$1,191,574	\$1,361,310	\$1,941,718
MNM-1997, Inc.	\$185,801	\$12,059	\$356,337	\$561,811	\$637,197
National Pacific Dental, Inc.	\$3,331,616	\$2,469,364	\$2,333,234	\$2,619,075	\$2,372,572
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$1,973,348	\$1,805,581	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$109,766	\$101,066	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$579,292	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$2,136,239	\$2,952,582	\$3,390,629	\$1,182,067	\$923,445
Safeguard Health Plans, Inc.	\$1,912,423	\$2,117,272	\$1,627,302	\$1,645,728	\$2,524,015
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$315,290	\$468,572	\$507,806	\$575,643	\$599,310
United Dental Care of Texas, Inc.	\$4,730,327	\$7,355,424	\$6,965,498	\$8,989,110	\$10,787,676
VHP Dental, Inc.-Canceled 05/16/03	\$279,577	\$335,965	\$410,645	\$422,167	\$0
TOTAL SINGLE SERVICE	\$60,796,823	\$56,431,319	\$59,263,685	\$59,975,885	\$60,967,972

BALANCE SHEET DATA
2003 ANNUAL INFORMATION
TOTAL LIABILITIES

SINGLE SERVICE HMOs	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	\$686,591	\$532,389	\$929,614	\$1,220,389	\$713,071
Aetna Dental Inc.	\$209,723	\$89,457	\$2,108,869	\$9,162,399	\$8,640,672
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$7,775,625	\$5,198,880	\$3,188,603	\$213,496	\$6,114
Alpha Dental Programs, Inc.	\$411,192	\$459,858	\$457,803	\$414,181	\$380,045
Block Vision of Texas, Inc.	\$277,399	\$363,363	\$376,258	\$705,723	\$481,964
Cigna Dental Health of Texas, Inc.	\$2,255,597	\$2,367,469	\$2,880,907	\$2,361,451	\$1,857,889
Dental Benefits, Inc.-Canceled 12/22/00	\$1,983	\$0	\$0	\$0	\$0
Denticare, Inc	\$1,655,073	\$427,006	\$702,985	\$870,552	\$668,423
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$466,673	\$539,639	\$412,803	\$418,367	\$0
Managed Dentalguard, Inc.	\$0	\$0	\$55,738	\$92,942	\$397,287
MNM-1997, Inc.	\$123,638	\$282,462	\$50,640	\$59,755	\$116,320
National Pacific Dental, Inc.	\$1,864,699	\$963,557	\$617,949	\$620,113	\$631,601
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$200,286	\$58,806	\$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	\$131,721	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$843,361	\$1,635,758	\$1,052,137	\$417,848	\$307,869
Safeguard Health Plans, Inc.	\$1,277,739	\$1,595,430	\$911,869	\$982,419	\$1,161,347
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$2,017	\$45,699	\$39,352	\$60,902	\$49,274
United Dental Care of Texas, Inc.	\$2,364,564	\$2,365,604	\$2,418,964	\$2,446,006	\$1,847,245
VHP Dental, Inc.-Canceled 05/16/03	\$17,214	\$39,115	\$34,976	\$11,037	\$0
TOTAL SINGLE SERVICE	\$20,565,095	\$16,964,492	\$16,239,467	\$20,057,580	\$17,259,121

BALANCE SHEET DATA
2003 ANNUAL INFORMATION
TOTAL UNCOVERED LIABILITIES

SINGLE SERVICE HMOs	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	\$106,510	\$40,101	\$79,356	\$1,706,262	\$3,124,326
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	\$172,358	\$41,065	\$41,786	\$38,041	\$20,284
Block Vision of Texas, Inc.	\$61,039	\$57,361	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	\$371,944	\$576,913	\$477,618	\$1,014,912	\$437,027
Dental Benefits, Inc.-Canceled 12/22/00	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	\$1,407,905	\$395,258	\$702,985	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$466,673	\$539,639	\$412,803	\$418,367	\$0
Managed Dentalguard, Inc.	\$0	\$0	\$0	\$76,513	\$339,810
MNM-1997, Inc.	\$123,638	\$282,462	\$0	\$0	\$15,513
National Pacific Dental, Inc.	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$57,011	\$12,371	\$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	\$98,130	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$0	\$19,262	\$30,270	\$30,600	\$22,175
Safeguard Health Plans, Inc.	\$836,675	\$779,334	\$0	\$0	\$0
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$2,017	\$25,587	\$24,018	\$32,863	\$18,879
United Dental Care of Texas, Inc.	\$930,974	\$727,920	\$815,192	\$513,956	\$346,226
VHP Dental, Inc.-Canceled 05/16/03	\$17,214	\$39,115	\$34,976	\$11,037	\$0
TOTAL SINGLE SERVICE	\$4,652,088	\$3,536,388	\$2,619,004	\$3,842,551	\$4,324,240

BALANCE SHEET DATA
2003 ANNUAL INFORMATION
TOTAL NET WORTH

SINGLE SERVICE HMOs	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	\$1,458,870	\$1,931,732	\$1,529,036	\$1,636,354	\$862,299
Aetna Dental Inc.	\$2,214,029	\$2,971,210	\$3,823,953	\$5,871,519	\$9,431,525
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$16,411,117	\$12,163,613	\$15,073,932	\$5,351,863	\$5,551,875
Alpha Dental Programs, Inc.	\$757,994	\$781,069	\$892,258	\$891,698	\$891,177
Block Vision of Texas, Inc.	\$1,212,258	\$903,659	\$709,507	\$1,035,684	\$668,534
Cigna Dental Health of Texas, Inc.	\$6,453,192	\$6,395,232	\$5,576,838	\$6,594,089	\$6,192,853
Dental Benefits, Inc.-Canceled 12/22/00	\$520,211	\$0	\$0	\$0	\$0
Denticare, Inc	\$2,062,202	\$2,150,192	\$3,085,390	\$5,126,724	\$4,040,229
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$413,415	\$442,246	\$731,904	\$744,484	\$795,369
Managed Dentalguard, Inc.	\$0	\$1,096,420	\$1,135,835	\$1,268,368	\$1,544,431
MNM-1997, Inc.	\$62,163	(\$270,403)	\$305,697	\$502,056	\$520,877
National Pacific Dental, Inc.	\$1,466,917	\$1,505,807	\$1,715,285	\$1,998,962	\$1,740,971
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$1,773,062	\$1,746,775	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$109,766	\$101,066	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	\$447,571	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$1,292,878	\$1,316,824	\$2,338,492	\$764,219	\$615,576
Safeguard Health Plans, Inc.	\$634,684	\$521,842	\$715,433	\$663,309	\$1,362,668
Safeguard Health Plans, Inc.-Canceled 10/13/99	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$313,273	\$422,873	\$468,454	\$514,741	\$550,036
United Dental Care of Texas, Inc.	\$2,365,763	\$4,989,820	\$4,546,534	\$6,543,104	\$8,940,431
VHP Dental, Inc.-Canceled 05/16/03	\$262,363	\$296,850	\$375,669	\$411,130	\$0
TOTAL SINGLE SERVICE	\$40,231,728	\$39,466,827	\$43,024,217	\$39,918,304	\$43,708,851

**BALANCE SHEET DATA
2003 ANNUAL INFORMATION
ENDING ENROLLMENT**

SINGLE SERVICE HMOs	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	335,556	485,811	627,057	767,025	656,655
Aetna Dental Inc.	21,015	26,268	91,190	607,080	597,436
Aetna Dental Maintenance Org.-Canceled 10/15/03	533,654	532,968	418,313	299	0
Alpha Dental Programs, Inc.	53,811	53,459	44,993	46,562	37,912
Block Vision of Texas, Inc.	211,245	322,143	358,833	474,321	452,541
Cigna Dental Health of Texas, Inc.	294,085	317,783	346,959	328,963	306,537
Dental Benefits, Inc.-Canceled 12/22/00	0	0	0	0	0
Denticare, Inc	135,514	138,959	138,328	129,867	119,993
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	447,591	203,478	186,488	49,871	0
Managed Dentalguard, Inc.	0	0	2,804	13,184	31,353
MNM-1997, Inc.	2,997	3,153	2,696	3,136	5,222
National Pacific Dental, Inc.	162,037	144,642	139,253	158,844	160,188
NYLCARE Dental Plans of the Southwest, Inc.-Cance	31,034	0	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	15,051	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	211,015	346,319	749,332	511,056	234,809
Safeguard Health Plans, Inc.	217,472	173,672	126,121	102,179	99,663
Safeguard Health Plans, Inc.-Canceled 10/13/99	0	0	0	0	0
United Concordia Dental Plans of Texas	34	4,434	3,224	3,777	3,463
United Dental Care of Texas, Inc.	241,888	265,903	274,083	242,379	207,309
VHP Dental, Inc.-Canceled 05/16/03	26,476	30,749	27,269	0	0
TOTAL SINGLE SERVICE	2,940,475	3,049,741	3,536,943	3,438,543	2,913,081

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
COMMERCIAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$2,120,936	\$3,202,355	\$8,255,310	\$53,302,218	\$64,716,836
	Texas	\$0	\$0	\$8,133,004	\$44,257,291	\$55,776,465
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$63,774,538	\$61,574,127	\$53,147,749	\$9,991,546	\$690
Alpha Dental Programs, Inc.	State Wide*	\$4,719,220	\$5,157,497	\$5,626,670	\$5,561,796	\$4,758,010
	Texas	\$0	\$0	\$0	\$5,520,167	\$4,702,358
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$38,728,171	\$41,440,204	\$47,141,784	\$47,476,480	\$45,613,029
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	(\$295)	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$11,396,739	\$11,430,135	\$12,423,443	\$11,865,510	\$11,277,986
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$902,230	\$759,860	\$718,638	\$910,551	\$148,258
	Texas	\$795,064	\$759,860	\$718,638	\$910,551	\$148,258
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$176,525	\$901,499	\$2,679,750
MNM-1997, Inc.	Consolidated	\$200,600	\$289,179	\$293,186	\$260,996	\$419,019
National Pacific Dental, Inc.	State Wide*	\$12,473,933	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2,880,499	\$109,298	\$0	\$0	\$0
	Dallas	\$2,252,820	\$95,378	\$0	\$0	\$0
	Houston	\$627,679	\$13,920	\$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*	\$1,184,860	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$14,134,128	\$14,295,207	\$10,825,725	\$8,619,600	\$8,585,582
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$2,621	\$518,005	\$406,214	\$448,672	\$441,229
United Dental Care of Texas, Inc.	State Wide*	\$23,267,282	\$24,894,870	\$25,572,523	\$25,046,847	\$21,182,189
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$24,260	\$43,069	\$4,316	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$168,862,400	\$167,400,651	\$170,369,343	\$169,155,276	\$165,144,189
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$175,809,722	\$175,760,503	\$176,118,319	\$178,241,832	\$174,140,212

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
MEDICARE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	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.-Canceled 10/15/03	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.-Canceled 05/16/03	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
2003 ANNUAL INFORMATION
MEDICAID PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	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.-Canceled 10/15/03	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.-Canceled 05/16/03	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
2003 ANNUAL INFORMATION
POINT OF SERVICE RIDER COVERAGE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	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.-Canceled 10/15/03	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.-Canceled 05/16/03	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
2003 ANNUAL INFORMATION
TOTAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$2,120,936	\$3,202,355	\$8,255,310	\$53,302,218	\$64,716,836
	Texas	\$0	\$0	\$8,133,004	\$44,257,291	\$55,776,465
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$63,774,538	\$61,574,127	\$53,147,749	\$9,991,546	\$690
Alpha Dental Programs, Inc.	State Wide*	\$4,719,220	\$5,157,497	\$5,626,670	\$5,561,796	\$4,758,010
	Texas	\$0	\$0	\$0	\$5,520,167	\$4,702,358
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$38,728,171	\$41,440,204	\$47,141,784	\$47,476,480	\$45,613,029
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	(\$295)	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$11,396,739	\$11,430,135	\$12,423,443	\$11,865,510	\$11,277,986
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$902,230	\$759,860	\$718,638	\$910,551	\$148,258
	Texas	\$795,064	\$759,860	\$718,638	\$910,551	\$148,258
Managed Dentalguard, Inc.	Consolidated	\$0	\$0	\$176,525	\$901,499	\$2,679,750
MNM-1997, Inc.	Consolidated	\$200,600	\$289,179	\$293,186	\$260,996	\$419,019
National Pacific Dental, Inc.	State Wide*	\$12,473,933	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2,880,499	\$109,298	\$0	\$0	\$0
	Dallas	\$2,252,820	\$95,378	\$0	\$0	\$0
	Houston	\$627,679	\$13,920	\$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*	\$1,184,860	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$14,134,128	\$14,295,207	\$10,825,725	\$8,619,600	\$8,585,582
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$2,621	\$518,005	\$406,214	\$448,672	\$441,229
United Dental Care of Texas, Inc.	State Wide*	\$23,267,282	\$24,894,870	\$25,572,523	\$25,046,847	\$21,182,189
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$24,260	\$43,069	\$4,316	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$168,862,400	\$167,400,651	\$170,369,343	\$169,155,276	\$165,144,189
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$175,809,722	\$175,760,503	\$176,118,319	\$178,241,832	\$174,140,212

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
NON-RISK TOTAL REVENUE

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$5,855,219	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	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.-Canceled 10/15/03	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.		\$2,551,741	\$1,950,310	\$960,572	\$52,992	\$61,850
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.-Canceled 05/16/03	Consolidated	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$8,406,960	\$1,950,310	\$960,572	\$52,992	\$61,850
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$8,406,960	\$1,950,310	\$960,572	\$52,992	\$61,850

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
TOTAL REVENUES

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AEEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$5,855,219	\$5,530,550	\$7,207,206	\$10,847,564	\$11,415,470
Aetna Dental Inc.	Consolidated	\$2,210,348	\$3,323,833	\$8,255,310	\$53,302,218	\$64,716,885
	Texas	\$0	\$0	\$8,133,004	\$44,257,291	\$55,776,514
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$64,654,920	\$62,387,765	\$53,147,749	\$9,991,546	\$690
Alpha Dental Programs, Inc.	State Wide*	\$4,750,337	\$5,198,978	\$5,626,745	\$5,565,847	\$4,758,010
	Texas	\$0	\$0	\$0	\$5,524,218	\$4,702,358
Block Vision of Texas, Inc.	Consolidated	\$4,192,422	\$4,539,581	\$5,035,640	\$5,818,833	\$5,790,056
Cigna Dental Health of Texas, Inc.	Consolidated	\$38,993,897	\$41,754,190	\$47,141,784	\$47,476,480	\$45,613,029
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$19,444	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$11,604,634	\$11,605,440	\$12,492,772	\$11,873,185	\$11,463,033
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,939,269	\$2,648,656	\$2,542,003	\$1,547,864	\$275,625
	Texas	\$2,374,513	\$2,183,086	\$1,904,094	\$1,547,864	\$275,625
Managed Dentalguard, Inc.	Consolidated	\$0	\$55,240	\$176,525	\$901,499	\$2,679,750
MNM-1997, Inc.	Consolidated	\$210,813	\$332,313	\$343,766	\$265,969	\$429,097
National Pacific Dental, Inc.	State Wide*	\$12,484,137	\$12,089,126	\$11,526,236	\$13,856,117	\$14,317,634
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$3,015,364	\$184,520	\$0	\$0	\$0
	Dallas	\$2,343,091	\$137,235	\$0	\$0	\$0
	Houston	\$672,273	\$47,285	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$5,002	\$4,470	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,200,911	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$5,336,916	\$4,462,101	\$7,058,221	\$2,663,408	\$1,432,219
Safeguard Health Plans, Inc.	State Wide*	\$14,143,831	\$14,365,056	\$10,864,167	\$8,606,433	\$8,698,684
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$14,777	\$530,884	\$406,214	\$448,672	\$441,229
United Dental Care of Texas, Inc.	State Wide*	\$23,405,005	\$25,139,019	\$26,242,758	\$25,030,200	\$21,166,268
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$1,754,310	\$1,919,118	\$2,193,834	\$1,525,667	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$189,266,115	\$187,082,459	\$193,873,970	\$190,634,946	\$184,201,656
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$196,791,556	\$196,070,840	\$200,260,930	\$199,721,502	\$193,197,679

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$4,557,674	\$3,981,082	\$5,564,228	\$8,341,395	\$9,654,245
Aetna Dental Inc.	Consolidated	\$1,358,818	\$1,791,304	\$6,182,801	\$37,391,295	\$39,191,645
	Texas	\$0	\$0	\$6,081,252	\$28,868,717	\$31,050,048
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$37,816,270	\$35,598,256	\$28,237,937	\$5,372,089	(\$159,595)
Alpha Dental Programs, Inc.	State Wide*	\$3,091,625	\$3,463,756	\$3,397,539	\$3,588,619	\$2,861,521
	Texas	\$0	\$0	\$0	\$3,562,973	\$2,828,714
Block Vision of Texas, Inc.	Consolidated	\$2,340,098	\$3,154,595	\$4,316,252	\$4,713,062	\$5,032,810
Cigna Dental Health of Texas, Inc.	Consolidated	\$21,975,089	\$22,229,713	\$26,504,878	\$27,306,529	\$26,700,877
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	(\$8,691)	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$6,394,815	\$6,770,159	\$6,457,526	\$6,038,962	\$5,646,842
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,388,063	\$1,891,093	\$1,517,865	\$1,022,736	\$148,613
	Texas	\$2,019,481	\$1,588,472	\$1,103,224	\$1,022,736	\$148,613
Managed Dentalguard, Inc.	Consolidated	\$0	\$44,741	\$140,762	\$601,751	\$1,847,425
MNM-1997, Inc.	Consolidated	\$85,000	\$124,419	\$146,939	\$130,719	\$217,034
National Pacific Dental, Inc.	State Wide*	\$9,219,565	\$9,701,668	\$7,943,091	\$8,989,700	\$9,576,352
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2,169,758	\$211,769	\$0	\$0	\$0
	Dallas	\$1,648,519	\$176,148	\$0	\$0	\$0
	Houston	\$521,239	\$35,621	\$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*	\$688,030	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$3,897,598	\$3,842,932	\$4,635,744	\$2,079,370	\$1,093,138
Safeguard Health Plans, Inc.	State Wide*	\$8,335,977	\$8,232,105	\$5,934,220	\$5,119,854	\$4,765,671
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$1,597	\$496,070	\$337,196	\$373,487	\$399,852
United Dental Care of Texas, Inc.	State Wide*	\$11,586,687	\$13,809,112	\$14,720,917	\$14,187,495	\$11,932,823
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$1,447,770	\$1,588,916	\$1,817,409	\$1,250,594	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$112,526,718	\$111,374,009	\$113,941,575	\$117,959,433	\$110,734,849
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$117,345,743	\$116,931,690	\$117,855,304	\$126,507,657	\$118,909,253

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$828,555	\$509,852	\$718,507	\$1,465,510	\$1,987,935
Aetna Dental Inc.	Consolidated	\$484,689	\$418,503	\$355,302	\$6,764,260	\$11,173,689
	Texas	\$0	\$0	\$350,009	\$5,616,423	\$9,630,089
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$11,309,168	\$8,857,395	\$6,826,320	\$1,278,947	(\$30,591)
Alpha Dental Programs, Inc.	State Wide*	\$1,737,860	\$1,746,397	\$2,259,030	\$1,977,788	\$1,897,010
	Texas	\$0	\$0	\$0	\$1,962,873	\$1,874,781
Block Vision of Texas, Inc.	Consolidated	\$351,400	\$566,436	\$561,678	\$624,237	\$741,156
Cigna Dental Health of Texas, Inc.	Consolidated	\$5,897,201	\$6,085,448	\$6,326,193	\$6,311,539	\$6,837,713
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$4,145	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$4,171,114	\$3,860,975	\$3,449,587	\$3,116,139	\$4,062,029
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$497,809	\$778,732	\$775,553	\$512,548	\$76,127
	Texas	\$386,534	\$641,850	\$615,471	\$512,548	\$76,127
Managed Dentalguard, Inc.	Consolidated	\$0	\$15	(\$34,652)	\$92,968	\$415,126
MNM-1997, Inc.	Consolidated	\$390,929	\$405,436	\$157,332	\$123,240	\$196,742
National Pacific Dental, Inc.	State Wide*	\$2,367,863	\$2,186,547	\$2,308,759	\$2,626,147	\$2,584,245
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$659,004	\$29,010	\$0	\$0	\$0
	Dallas	\$548,879	\$18,781	\$0	\$0	\$0
	Houston	\$110,125	\$10,229	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$13,962	\$13,170	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$598,693	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$787,392	\$866,832	\$1,072,159	\$696,540	\$487,817
Safeguard Health Plans, Inc.	State Wide*	\$5,681,429	\$6,793,021	\$4,503,859	\$3,456,400	\$3,852,963
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$7,674	\$20,777	(\$6,853)	\$3,516	\$111,908
United Dental Care of Texas, Inc.	State Wide*	\$10,160,529	\$10,883,784	\$12,187,725	\$5,760,493	\$6,079,438
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$239,593	\$284,808	\$295,209	\$220,518	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$43,855,185	\$42,005,356	\$39,331,303	\$33,868,038	\$38,907,478
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$46,189,009	\$44,307,138	\$41,755,708	\$35,030,790	\$40,473,307

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
TOTAL EXPENSES

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$5,386,229	\$4,490,934	\$6,282,735	\$9,806,905	\$11,642,180
Aetna Dental Inc.	Consolidated	\$1,843,507	\$2,209,807	\$6,538,103	\$44,155,555	\$50,365,334
	Texas	\$0	\$0	\$6,431,261	\$34,485,140	\$40,680,137
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$49,125,438	\$44,455,651	\$35,064,257	\$6,651,036	(\$190,186)
Alpha Dental Programs, Inc.	State Wide*	\$4,829,485	\$5,210,153	\$5,656,569	\$5,566,407	\$4,758,531
	Texas	\$0	\$0	\$0	\$5,525,846	\$4,703,495
Block Vision of Texas, Inc.	Consolidated	\$2,691,498	\$3,721,031	\$4,877,930	\$5,337,299	\$5,773,966
Cigna Dental Health of Texas, Inc.	Consolidated	\$27,872,290	\$28,315,161	\$32,831,071	\$33,618,068	\$33,538,590
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	(\$4,546)	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$10,565,929	\$10,631,134	\$9,907,113	\$9,155,101	\$9,708,871
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,885,872	\$2,669,825	\$2,293,418	\$1,535,284	\$224,740
	Texas	\$2,406,015	\$2,230,322	\$1,718,695	\$1,535,284	\$224,740
Managed Dentalguard, Inc.	Consolidated	\$0	\$44,756	\$106,110	\$694,719	\$2,262,551
MNM-1997, Inc.	Consolidated	\$475,929	\$529,855	\$304,271	\$253,959	\$413,776
National Pacific Dental, Inc.	State Wide*	\$11,587,428	\$11,888,215	\$10,251,850	\$11,615,847	\$12,160,597
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2,828,762	\$240,779	\$0	\$0	\$0
	Dallas	\$2,197,398	\$194,929	\$0	\$0	\$0
	Houston	\$631,364	\$45,850	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$13,962	\$13,170	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	\$1,286,723	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,684,990	\$4,709,764	\$5,707,903	\$2,775,910	\$1,580,955
Safeguard Health Plans, Inc.	State Wide*	\$14,017,406	\$15,025,126	\$10,438,079	\$8,576,254	\$8,618,634
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$9,271	\$516,847	\$330,343	\$377,003	\$511,760
United Dental Care of Texas, Inc.	State Wide*	\$21,747,216	\$24,692,896	\$26,908,642	\$19,947,988	\$18,012,261
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$1,687,363	\$1,873,724	\$2,112,618	\$1,471,112	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$156,381,903	\$153,379,365	\$153,272,878	\$151,827,471	\$149,642,327
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$163,534,752	\$161,238,828	\$159,611,012	\$161,538,447	\$159,382,560

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AEEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$468,990	\$1,039,616	\$924,471	\$1,040,659	(\$226,710)
Aetna Dental Inc.	Consolidated	\$366,841	\$1,114,026	\$1,717,207	\$9,146,663	\$14,351,551
	Texas	\$0	\$0	\$1,701,743	\$9,772,151	\$15,096,377
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$15,529,482	\$17,932,114	\$18,083,492	\$3,340,510	\$190,876
Alpha Dental Programs, Inc.	State Wide*	(\$79,148)	(\$11,175)	(\$29,824)	(\$560)	(\$521)
	Texas	\$0	\$0	\$0	(\$1,628)	(\$1,137)
Block Vision of Texas, Inc.	Consolidated	\$1,500,924	\$818,550	\$157,710	\$481,534	\$16,090
Cigna Dental Health of Texas, Inc.	Consolidated	\$11,121,607	\$13,439,029	\$14,310,713	\$13,858,412	\$12,074,439
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$23,990	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$1,038,705	\$974,306	\$2,585,659	\$2,718,084	\$1,754,162
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$53,397	(\$21,169)	\$248,585	\$12,580	\$50,885
	Texas	(\$31,502)	(\$47,236)	\$185,399	\$12,580	\$50,885
Managed Dentalguard, Inc.	Consolidated	\$0	\$10,485	\$70,415	\$206,780	\$417,199
MNM-1997, Inc.	Consolidated	(\$265,116)	(\$197,542)	\$39,495	\$12,010	\$15,321
National Pacific Dental, Inc.	State Wide*	\$896,709	\$200,911	\$1,274,386	\$2,240,270	\$2,157,037
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$186,602	(\$56,259)	\$0	\$0	\$0
	Dallas	\$145,693	(\$57,694)	\$0	\$0	\$0
	Houston	\$40,909	\$1,435	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$8,960)	(\$8,700)	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	(\$85,812)	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$651,926	(\$247,663)	\$1,350,318	(\$112,502)	(\$148,736)
Safeguard Health Plans, Inc.	State Wide*	\$126,425	(\$660,070)	\$426,088	\$30,179	\$80,050
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$5,506	\$14,037	\$75,871	\$71,669	(\$70,531)
United Dental Care of Texas, Inc.	State Wide*	\$1,657,789	\$446,123	(\$665,884)	\$5,082,212	\$3,154,007
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$66,947	\$45,394	\$81,216	\$54,555	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$32,884,212	\$33,703,095	\$40,601,092	\$38,807,475	\$34,559,329
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$33,256,804	\$34,832,013	\$40,649,918	\$38,183,055	\$33,815,119

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
AFTER TAX NET INCOME

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$468,990	\$979,616	\$566,889	\$655,659	(\$154,311)
Aetna Dental Inc.	Consolidated	\$238,447	\$724,117	\$1,116,185	\$5,956,846	\$9,290,558
	Texas	\$0	\$0	\$1,106,133	\$6,364,201	\$9,772,726
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9,934,991	\$11,713,454	\$12,268,213	\$2,378,895	\$272,786
Alpha Dental Programs, Inc.	State Wide*	(\$20,596)	(\$11,175)	\$1,719	(\$560)	(\$521)
	Texas	\$0	\$0	\$0	(\$1,628)	(\$1,137)
Block Vision of Texas, Inc.	Consolidated	\$781,774	\$545,703	\$105,140	\$321,023	\$13,906
Cigna Dental Health of Texas, Inc.	Consolidated	\$7,229,045	\$8,735,370	\$9,293,544	\$9,011,104	\$7,881,534
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$22,006	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$618,309	\$644,519	\$1,593,275	\$1,726,301	\$1,169,900
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$53,397	(\$21,169)	\$248,585	\$12,580	\$50,885
	Texas	(\$31,502)	(\$47,236)	\$185,399	\$12,580	\$50,885
Managed Dentalguard, Inc.	Consolidated	\$0	\$10,485	\$39,415	\$132,533	\$276,063
MNM-1997, Inc.	Consolidated	(\$265,116)	(\$197,542)	\$39,495	\$12,010	\$15,321
National Pacific Dental, Inc.	State Wide*	\$591,828	\$132,601	\$853,251	\$1,482,706	\$1,236,858
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$121,291	(\$36,569)	\$0	\$0	\$0
	Dallas	\$94,698	(\$37,502)	\$0	\$0	\$0
	Houston	\$26,593	\$933	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$8,960)	(\$8,700)	\$0	\$0	\$0
Parliament Dental Plans, Inc.-Canceled 12/31/99	State Wide*	(\$45,202)	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$388,934	(\$201,413)	\$862,088	(\$51,155)	(\$89,242)
Safeguard Health Plans, Inc.	State Wide*	\$83,521	(\$660,070)	\$270,516	(\$13,203)	\$80,050
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$6,908	\$12,348	\$52,976	\$50,612	(\$77,090)
United Dental Care of Texas, Inc.	State Wide*	\$1,262,729	\$401,450	(\$660,149)	\$3,420,029	\$2,324,489
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$45,123	\$30,894	\$78,819	\$35,461	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$21,204,669	\$22,054,910	\$26,655,004	\$25,537,128	\$22,772,738
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$21,507,419	\$22,793,919	\$26,729,961	\$25,130,841	\$22,291,186

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
TOTAL ENDING ENROLLMENT

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AEEC Total Vision Health Plan of Texas, Inc.	Consolidated	335,556	485,811	627,057	767,025	656,655
Aetna Dental Inc.	Consolidated	21,015	26,268	91,190	607,080	597,436
	Texas	0	0	86,823	485,805	469,124
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	533,654	532,968	418,313	299	0
Alpha Dental Programs, Inc.	State Wide*	53,811	53,459	44,993	46,562	37,912
	Texas	0	0	0	46,158	37,367
Block Vision of Texas, Inc.	Consolidated	211,245	322,143	358,833	474,321	452,541
Cigna Dental Health of Texas, Inc.	Consolidated	294,085	317,783	346,959	328,963	306,537
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	0	0	0	0	0
Denticare, Inc	State Wide*	135,514	138,959	138,328	129,867	119,993
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	447,591	203,478	186,488	49,871	0
	Texas	389,505	145,265	137,735	49,871	0
Managed Dentalguard, Inc.	Consolidated	0	0	2,804	13,184	31,353
MNM-1997, Inc.	Consolidated	2,997	3,153	2,696	3,136	5,222
National Pacific Dental, Inc.	State Wide*	162,037	144,642	139,253	158,844	160,188
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	31,034	0	0	0	0
	Dallas	22,903	0	0	0	0
	Houston	8,131	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*	15,051	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.		211,015	346,319	749,332	511,056	234,809
Safeguard Health Plans, Inc.	State Wide*	217,472	173,672	126,121	102,179	99,663
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	0	0	0	0	0
United Concordia Dental Plans of Texas	Consolidated	34	4,434	3,224	3,777	3,463
United Dental Care of Texas, Inc.	State Wide*	241,888	265,903	274,083	242,379	207,309
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	26,476	30,749	27,269	0	0
TOTAL FOR TEXAS SINGLE SERVICE		2,807,563	2,911,801	3,438,830	3,316,864	2,784,224
TOTAL FOR SINGLE SERVICE (IND WIDE)		2,940,475	3,049,741	3,536,943	3,438,543	2,913,081

* Only operates in one service area

INCOME STATEMENT DATA
2003 ANNUAL INFORMATION
CUMULATIVE MEMBER MONTHS

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	4,637,655	5,328,179	6,404,856	8,070,000	8,955,310
Aetna Dental Inc.	Consolidated	182,431	330,111	771,304	5,221,482	7,183,248
	Texas	0	0	758,840	3,950,402	5,719,667
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	6,502,749	6,374,864	5,474,075	1,884,806	0
Alpha Dental Programs, Inc.	State Wide*	596,339	650,366	607,855	611,811	471,665
	Texas	0	0	0	608,054	466,940
Block Vision of Texas, Inc.	Consolidated	2,211,108	3,277,111	4,190,686	5,360,313	4,976,955
Cigna Dental Health of Texas, Inc.	Consolidated	3,517,207	3,710,672	4,107,772	4,057,371	3,808,112
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	0	0	0	0	0
Denticare, Inc	State Wide*	1,612,890	1,642,403	1,720,174	1,595,394	1,452,824
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	4,397,848	2,340,921	2,285,820	815,360	69,199
	Texas	3,697,961	1,635,711	1,645,836	815,360	69,199
Managed Dentalguard, Inc.	Consolidated	0	0	14,636	90,460	291,947
MNM-1997, Inc.	Consolidated	34,016	37,640	36,666	34,168	51,475
National Pacific Dental, Inc.	State Wide*	2,009,787	1,873,921	1,692,180	1,877,633	1,933,601
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	450,370	66,017	0	0	0
	Dallas	344,676	25,726	0	0	0
	Houston	105,694	40,291	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*	195,040	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.		2,682,198	3,023,017	7,499,636	6,899,476	4,198,432
Safeguard Health Plans, Inc.	State Wide*	2,230,257	2,437,809	1,601,148	1,202,532	1,198,574
Safeguard Health Plans, Inc.-Canceled 10/13/99	Consolidated	0	0	0	0	0
United Concordia Dental Plans of Texas	Consolidated	221	53,844	38,509	41,668	42,212
United Dental Care of Texas, Inc.	State Wide*	3,036,742	3,106,605	3,265,590	3,001,481	2,566,473
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	308,009	330,572	375,510	260,814	0
TOTAL FOR TEXAS SINGLE SERVICE		33,126,210	32,898,365	38,826,114	39,749,932	35,731,721
TOTAL FOR SINGLE SERVICE (IND WIDE)		34,604,867	34,584,052	40,086,417	41,024,769	37,200,027

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
COMMERCIAL PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$11.63	\$9.70	\$10.70	\$10.21	\$9.01
	Texas	\$0.00	\$0.00	\$10.72	\$11.20	\$9.75
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.81	\$9.66	\$9.71	\$5.30	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$7.91	\$7.93	\$9.26	\$9.09	\$10.09
	Texas	\$0.00	\$0.00	\$0.00	\$9.08	\$10.07
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.01	\$11.17	\$11.48	\$11.70	\$11.98
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$7.07	\$6.96	\$7.22	\$7.44	\$7.76
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$5.13	\$1.22	\$1.27	\$1.54	\$3.27
	Texas	\$0.22	\$0.46	\$0.66	\$1.54	\$3.27
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$12.06	\$9.97	\$9.18
MNM-1997, Inc.	Consolidated	\$5.90	\$7.68	\$8.00	\$7.64	\$8.14
National Pacific Dental, Inc.	State Wide*	\$6.21	\$6.43	\$6.81	\$7.38	\$7.40
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$6.40	\$1.66	\$0.00	\$0.00	\$0.00
	Dallas	\$6.54	\$3.71	\$0.00	\$0.00	\$0.00
	Houston	\$5.94	\$0.35	\$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*	\$6.07	\$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*	\$6.34	\$5.86	\$6.76	\$7.17	\$7.16
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	\$11.86	\$9.62	\$10.55	\$10.77	\$10.45
United Dental Care of Texas, Inc.	State Wide*	\$7.66	\$8.01	\$7.83	\$8.34	\$8.25
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$3.24	\$3.75	\$3.20	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$6.05	\$7.99	\$8.61	\$8.93	\$9.40
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$6.98	\$8.40	\$8.85	\$8.82	\$9.14

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**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 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.-Canceled 10/15/03	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.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	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.-Canceled	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.-Canceled 05/16/03	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)
2003 ANNUAL INFORMATION
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 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.-Canceled 10/15/03	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
Dentcare, Inc	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	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.-Canceled	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.-Canceled 05/16/03	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)
2003 ANNUAL INFORMATION
TOTAL REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.26	\$1.04	\$1.13	\$1.34	\$1.27
Aetna Dental Inc.	Consolidated	\$12.12	\$10.07	\$10.70	\$10.21	\$9.01
	Texas	\$0.00	\$0.00	\$10.72	\$11.20	\$9.75
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.94	\$9.79	\$9.71	\$5.30	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$7.97	\$7.99	\$9.26	\$9.10	\$10.09
	Texas	\$0.00	\$0.00	\$0.00	\$9.09	\$10.07
Block Vision of Texas, Inc.	Consolidated	\$1.90	\$1.39	\$1.20	\$1.09	\$1.16
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.09	\$11.25	\$11.48	\$11.70	\$11.98
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$7.19	\$7.07	\$7.26	\$7.44	\$7.89
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.67	\$1.13	\$1.11	\$1.90	\$3.98
	Texas	\$0.64	\$1.33	\$1.16	\$1.90	\$3.98
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$12.06	\$9.97	\$9.18
MNM-1997, Inc.	Consolidated	\$6.20	\$8.83	\$9.38	\$7.78	\$8.34
National Pacific Dental, Inc.	State Wide*	\$6.21	\$6.45	\$6.81	\$7.38	\$7.40
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$6.70	\$2.80	\$0.00	\$0.00	\$0.00
	Dallas	\$6.80	\$5.33	\$0.00	\$0.00	\$0.00
	Houston	\$6.36	\$1.17	\$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*	\$6.16	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$1.99	\$1.48	\$0.94	\$0.39	\$0.34
Safeguard Health Plans, Inc.	State Wide*	\$6.34	\$5.89	\$6.79	\$7.16	\$7.26
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	\$66.86	\$9.86	\$10.55	\$10.77	\$10.45
United Dental Care of Texas, Inc.	State Wide*	\$7.71	\$8.09	\$8.04	\$8.34	\$8.25
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$5.70	\$5.81	\$5.84	\$5.85	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$5.71	\$5.69	\$4.99	\$4.80	\$5.16
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.69	\$5.67	\$5.00	\$4.87	\$5.19

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.98	\$0.75	\$0.87	\$1.03	\$1.08
Aetna Dental Inc.	Consolidated	\$7.45	\$5.43	\$8.02	\$7.16	\$5.46
	Texas	\$0.00	\$0.00	\$8.01	\$7.31	\$5.43
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$5.82	\$5.58	\$5.16	\$2.85	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$5.18	\$5.33	\$5.59	\$5.87	\$6.07
	Texas	\$0.00	\$0.00	\$0.00	\$5.86	\$6.06
Block Vision of Texas, Inc.	Consolidated	\$1.06	\$0.96	\$1.03	\$0.88	\$1.01
Cigna Dental Health of Texas, Inc.	Consolidated	\$6.25	\$5.99	\$6.45	\$6.73	\$7.01
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$3.96	\$4.12	\$3.75	\$3.79	\$3.89
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.54	\$0.81	\$0.66	\$1.25	\$2.15
	Texas	\$0.55	\$0.97	\$0.67	\$1.25	\$2.15
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$9.62	\$6.65	\$6.33
MNM-1997, Inc.	Consolidated	\$2.50	\$3.31	\$4.01	\$3.83	\$4.22
National Pacific Dental, Inc.	State Wide*	\$4.59	\$5.18	\$4.69	\$4.79	\$4.95
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$4.82	\$3.21	\$0.00	\$0.00	\$0.00
	Dallas	\$4.78	\$6.85	\$0.00	\$0.00	\$0.00
	Houston	\$4.93	\$0.88	\$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*	\$3.53	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$1.45	\$1.27	\$0.62	\$0.30	\$0.26
Safeguard Health Plans, Inc.	State Wide*	\$3.74	\$3.38	\$3.71	\$4.26	\$3.98
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	\$7.23	\$9.21	\$8.76	\$8.96	\$9.47
United Dental Care of Texas, Inc.	State Wide*	\$3.82	\$4.45	\$4.51	\$4.73	\$4.65
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$4.70	\$4.81	\$4.84	\$4.79	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$3.40	\$3.39	\$2.93	\$2.97	\$3.10
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$3.39	\$3.38	\$2.94	\$3.08	\$3.20

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.18	\$0.10	\$0.11	\$0.18	\$0.22
Aetna Dental Inc.	Consolidated	\$2.66	\$1.27	\$0.46	\$1.30	\$1.56
	Texas	\$0.00	\$0.00	\$0.46	\$1.42	\$1.68
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$1.74	\$1.39	\$1.25	\$0.68	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$2.91	\$2.69	\$3.72	\$3.23	\$4.02
	Texas	\$0.00	\$0.00	\$0.00	\$3.23	\$4.02
Block Vision of Texas, Inc.	Consolidated	\$0.16	\$0.17	\$0.13	\$0.12	\$0.15
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.68	\$1.64	\$1.54	\$1.56	\$1.80
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dentcare, Inc	State Wide*	\$2.59	\$2.35	\$2.01	\$1.95	\$2.80
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.11	\$0.33	\$0.34	\$0.63	\$1.10
	Texas	\$0.10	\$0.39	\$0.37	\$0.63	\$1.10
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	(\$2.37)	\$1.03	\$1.42
MNM-1997, Inc.	Consolidated	\$11.49	\$10.77	\$4.29	\$3.61	\$3.82
National Pacific Dental, Inc.	State Wide*	\$1.18	\$1.17	\$1.36	\$1.40	\$1.34
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$1.46	\$0.44	\$0.00	\$0.00	\$0.00
	Dallas	\$1.59	\$0.73	\$0.00	\$0.00	\$0.00
	Houston	\$1.04	\$0.25	\$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*	\$3.07	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.29	\$0.29	\$0.14	\$0.10	\$0.12
Safeguard Health Plans, Inc.	State Wide*	\$2.55	\$2.79	\$2.81	\$2.87	\$3.21
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	\$34.72	\$0.39	(\$0.18)	\$0.08	\$2.65
United Dental Care of Texas, Inc.	State Wide*	\$3.35	\$3.50	\$3.73	\$1.92	\$2.37
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$0.78	\$0.86	\$0.79	\$0.85	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$1.32	\$1.28	\$1.01	\$0.85	\$1.09
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.33	\$1.28	\$1.04	\$0.85	\$1.09

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.16	\$0.84	\$0.98	\$1.22	\$1.30
Aetna Dental Inc.	Consolidated	\$10.11	\$6.69	\$8.48	\$8.46	\$7.01
	Texas	\$0.00	\$0.00	\$8.48	\$8.73	\$7.11
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$7.55	\$6.97	\$6.41	\$3.53	\$0.00
Alpha Dental Programs, Inc.	State Wide*	\$8.10	\$8.01	\$9.31	\$9.10	\$10.09
	Texas	\$0.00	\$0.00	\$0.00	\$9.09	\$10.07
Block Vision of Texas, Inc.	Consolidated	\$1.22	\$1.14	\$1.16	\$1.00	\$1.16
Cigna Dental Health of Texas, Inc.	Consolidated	\$7.92	\$7.63	\$7.99	\$8.29	\$8.81
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dentcare, Inc	State Wide*	\$6.55	\$6.47	\$5.76	\$5.74	\$6.68
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.66	\$1.14	\$1.00	\$1.88	\$3.25
	Texas	\$0.65	\$1.36	\$1.04	\$1.88	\$3.25
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$7.25	\$7.68	\$7.75
MNM-1997, Inc.	Consolidated	\$13.99	\$14.08	\$8.30	\$7.43	\$8.04
National Pacific Dental, Inc.	State Wide*	\$5.77	\$6.34	\$6.06	\$6.19	\$6.29
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$6.28	\$3.65	\$0.00	\$0.00	\$0.00
	Dallas	\$6.38	\$7.58	\$0.00	\$0.00	\$0.00
	Houston	\$5.97	\$1.14	\$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*	\$6.60	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$1.75	\$1.56	\$0.76	\$0.40	\$0.38
Safeguard Health Plans, Inc.	State Wide*	\$6.29	\$6.16	\$6.52	\$7.13	\$7.19
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	\$41.95	\$9.60	\$8.58	\$9.05	\$12.12
United Dental Care of Texas, Inc.	State Wide*	\$7.16	\$7.95	\$8.24	\$6.65	\$7.02
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$5.48	\$5.67	\$5.63	\$5.64	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$4.72	\$4.66	\$3.95	\$3.82	\$4.19
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4.73	\$4.66	\$3.98	\$3.94	\$4.28

* Only operates in one service area

PER MEMBER PER MONTH (PMPM)

2003 ANNUAL INFORMATION

NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc	Consolidated	\$0.10	\$0.20	\$0.14	\$0.13	(\$0.03)
Aetna Dental Inc.	Consolidated	\$2.01	\$3.37	\$2.23	\$1.75	\$2.00
	Texas	\$0.00	\$0.00	\$2.24	\$2.47	\$2.64
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$2.39	\$2.81	\$3.30	\$1.77	\$0.00
Alpha Dental Programs, Inc.	State Wide*	(\$0.13)	(\$0.02)	(\$0.05)	(\$0.00)	(\$0.00)
	Texas	\$0.00	\$0.00	\$0.00	(\$0.00)	(\$0.00)
Block Vision of Texas, Inc.	Consolidated	\$0.68	\$0.25	\$0.04	\$0.09	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$3.16	\$3.62	\$3.48	\$3.42	\$3.17
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.64	\$0.59	\$1.50	\$1.70	\$1.21
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.01	(\$0.01)	\$0.11	\$0.02	\$0.74
	Texas	(\$0.01)	(\$0.03)	\$0.11	\$0.02	\$0.74
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$4.81	\$2.29	\$1.43
MNM-1997, Inc.	Consolidated	(\$7.79)	(\$5.25)	\$1.08	\$0.35	\$0.30
National Pacific Dental, Inc.	State Wide*	\$0.45	\$0.11	\$0.75	\$1.19	\$1.12
NYLCARE Dental Plans of the Southwest, Inc.-Cance	Consolidated	\$0.41	(\$0.85)	\$0.00	\$0.00	\$0.00
	Dallas	\$0.42	(\$2.24)	\$0.00	\$0.00	\$0.00
	Houston	\$0.39	\$0.04	\$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*	(\$0.44)	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.24	(\$0.08)	\$0.18	(\$0.02)	(\$0.04)
Safeguard Health Plans, Inc.	State Wide*	\$0.06	(\$0.27)	\$0.27	\$0.03	\$0.07
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	\$24.91	\$0.26	\$1.97	\$1.72	(\$1.67)
United Dental Care of Texas, Inc.	State Wide*	\$0.55	\$0.14	(\$0.20)	\$1.69	\$1.23
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$0.22	\$0.14	\$0.22	\$0.21	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.99	\$1.02	\$1.05	\$0.98	\$0.97
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.96	\$1.01	\$1.01	\$0.93	\$0.91

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2003 ANNUAL INFORMATION
AFTER TAX NET INCOME**

SINGLE SERVICE HMOs	DIVISION	12/99 Year	12/00 Year	12/01 Year	12/02 Year	12/03 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.10	\$0.18	\$0.09	\$0.08	(\$0.02)
Aetna Dental Inc.	Consolidated	\$1.31	\$2.19	\$1.45	\$1.14	\$1.29
	Texas	\$0.00	\$0.00	\$1.46	\$1.61	\$1.71
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$1.53	\$1.84	\$2.24	\$1.26	\$0.00
Alpha Dental Programs, Inc.	State Wide*	(\$0.03)	(\$0.02)	\$0.00	(\$0.00)	(\$0.00)
	Texas	\$0.00	\$0.00	\$0.00	(\$0.00)	(\$0.00)
Block Vision of Texas, Inc.	Consolidated	\$0.35	\$0.17	\$0.03	\$0.06	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.06	\$2.35	\$2.26	\$2.22	\$2.07
Dental Benefits, Inc.-Canceled 12/22/00	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.38	\$0.39	\$0.93	\$1.08	\$0.81
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.01	(\$0.01)	\$0.11	\$0.02	\$0.74
	Texas	(\$0.01)	(\$0.03)	\$0.11	\$0.02	\$0.74
Managed Dentalguard, Inc.	Consolidated	\$0.00	\$0.00	\$2.69	\$1.47	\$0.95
MNM-1997, Inc.	Consolidated	(\$7.79)	(\$5.25)	\$1.08	\$0.35	\$0.30
National Pacific Dental, Inc.	State Wide*	\$0.29	\$0.07	\$0.50	\$0.79	\$0.64
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$0.27	(\$0.55)	\$0.00	\$0.00	\$0.00
	Dallas	\$0.27	(\$1.46)	\$0.00	\$0.00	\$0.00
	Houston	\$0.25	\$0.02	\$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*	(\$0.23)	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas		\$0.15	(\$0.07)	\$0.11	(\$0.01)	(\$0.02)
Safeguard Health Plans, Inc.	State Wide*	\$0.04	(\$0.27)	\$0.17	(\$0.01)	\$0.07
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	\$31.26	\$0.23	\$1.38	\$1.21	(\$1.83)
United Dental Care of Texas, Inc.	State Wide*	\$0.42	\$0.13	(\$0.20)	\$1.14	\$0.91
VHP Dental, Inc.-Canceled 05/16/03	Consolidated	\$0.15	\$0.09	\$0.21	\$0.14	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.64	\$0.67	\$0.69	\$0.64	\$0.64
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.62	\$0.66	\$0.67	\$0.61	\$0.60

* Only operates in one service area