

PUBLIC

**TEXAS DEPARTMENT OF INSURANCE
HEALTH MAINTENANCE ORGANIZATIONS
FINANCIAL REPORT
SINGLE SERVICE
2004 ANNUAL INFORMATION**

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FINANCIAL REPORT
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ANNUAL 2004 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 S1204A.xls
HMO Financial Statements**

HMO's Service Areas/Divisions

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

*Only operates in one service area

FINANCIAL DATA REPORT ALL COMPANIES

ANNUAL 2004 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-04	1,220,986	250,000	0	1,690,701	0
Aetna Dental Inc.	Dec-04	20,000	478,139	1,862,537	7,987,235	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	0	716,688	220,564	1,023,900	0
Block Vision of Texas, Inc.	Dec-04	1,282,069	0	5,402	1,287,471	0
Cigna Dental Health of Texas, Inc.	Dec-04	(124,047)	2,706,563	188,052	5,123,885	0
Denticare, Inc	Dec-04	(358,516)	1,500,000	362,294	2,696,486	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	1,130,470	0	88,870	1,315,095	0
MNM-1997, Inc.	Dec-04	226,915	393,533	2,775	623,781	0
National Pacific Dental, Inc.	Dec-04	2,758,452	0	551,857	3,325,104	200,000
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	1,342,725	176,806	0	1,531,050	0
Safeguard Health Plans, Inc.	Dec-04	669,558	1,037,546	303,989	2,014,841	0
United Concordia Dental Plans of Texas	Dec-04	275,677	200,000	2,458	494,180	0
United Dental Care of Texas, Inc.	Dec-04	(83,269)	3,950,597	553,991	4,510,909	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0
TOTAL SINGLE SERVICE		8,361,020	11,409,872	4,142,789	33,624,638	200,000

ANNUAL 2004 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-04	1,690,701	493,311	535,960	772,143	0	918,559
Aetna Dental Inc.	Dec-04	17,642,866	5,357,671	7,542,716	7,547,431	2,189,760	10,095,435
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	1,274,900	170,528	394,355	394,355	45,600	880,545
Block Vision of Texas, Inc.	Dec-04	1,304,504	467,814	645,788	645,788	0	658,716
Cigna Dental Health of Texas, Inc.	Dec-04	5,874,131	1,572,654	1,943,196	1,943,196	370,542	3,930,935
Denticare, Inc	Dec-04	3,025,727	238,039	815,200	838,634	0	2,187,093
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	2,392,373	144,505	321,822	550,363	177,317	1,842,010
MNM-1997, Inc.	Dec-04	704,622	77,438	172,934	172,934	11,138	531,688
National Pacific Dental, Inc.	Dec-04	3,671,821	332,625	651,679	720,601	0	2,951,220
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	1,543,571	49,985	289,594	289,594	0	1,253,977
Safeguard Health Plans, Inc.	Dec-04	2,094,549	360,900	1,134,066	1,134,066	0	960,483
United Concordia Dental Plans of Texas	Dec-04	600,627	39,039	62,674	68,012	26,045	532,615
United Dental Care of Texas, Inc.	Dec-04	8,422,089	1,140,648	2,730,202	2,730,202	1,114,279	5,691,887
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0
TOTAL SINGLE SERVICE		50,242,481	10,445,157	17,240,186	17,807,319	3,934,681	32,435,163

ANNUAL 2004 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-04	0	0	0	7,950,171	3,465,898	0
Aetna Dental Inc.	Dec-04	70,923,289	0	0	70,923,289	42,266,172	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	4,917,150	0	0	4,926,648	2,726,399	129,291
Block Vision of Texas, Inc.	Dec-04	33,493	0	0	6,160,380	0	0
Cigna Dental Health of Texas, Inc.	Dec-04	41,835,203	0	0	41,835,203	24,586,837	898,217
Denticare, Inc	Dec-04	11,776,503	0	0	11,849,447	6,252,006	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	4,093,984	0	0	4,094,585	0	3,319
MNM-1997, Inc.	Dec-04	1,396,275	0	0	1,408,358	0	0
National Pacific Dental, Inc.	Dec-04	15,230,306	0	0	15,898,082	11,612,996	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	0	0	0	2,595,547	1,042,997	0
Safeguard Health Plans, Inc.	Dec-04	8,963,215	0	0	8,944,467	4,591,009	0
United Concordia Dental Plans of Texas	Dec-04	572,970	0	0	572,970	0	0
United Dental Care of Texas, Inc.	Dec-04	19,148,654	0	0	19,144,483	0	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0
TOTAL SINGLE SERVICE		178,891,042	0	0	196,303,630	96,544,314	1,030,827

ANNUAL 2004 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-04	2,835,734	6,301,632	1,579,839	7,881,471	68,700	44,689
Aetna Dental Inc.	Dec-04	0	42,266,172	10,225,168	52,491,340	18,431,949	12,047,221
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	0	2,855,690	2,081,590	4,937,280	(10,632)	(10,632)
Block Vision of Texas, Inc.	Dec-04	4,982,552	4,982,552	1,029,344	6,011,896	148,484	92,139
Cigna Dental Health of Texas, Inc.	Dec-04	0	25,478,392	6,241,679	31,720,071	10,115,132	6,742,941
Denticare, Inc	Dec-04	0	6,252,006	3,765,611	10,017,617	1,831,830	1,116,359
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	2,927,711	2,931,978	739,709	3,671,687	422,898	297,579
MNM-1997, Inc.	Dec-04	623,282	623,595	776,452	1,400,047	8,311	8,311
National Pacific Dental, Inc.	Dec-04	0	11,613,848	2,103,950	13,717,798	2,180,284	1,353,133
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	0	1,786,864	317,809	2,104,673	490,874	324,351
Safeguard Health Plans, Inc.	Dec-04	0	5,082,783	3,814,992	8,897,775	46,692	18,346
United Concordia Dental Plans of Texas	Dec-04	530,238	530,238	205,448	735,686	(162,716)	(121,484)
United Dental Care of Texas, Inc.	Dec-04	10,697,575	10,697,575	5,749,626	16,447,201	2,697,282	1,335,665
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0
TOTAL SINGLE SERVICE		22,597,092	121,403,325	38,631,217	160,034,542	36,269,088	23,248,618

ANNUAL 2004 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-04	395,324	656,655	624,085	7,291,943	0	0
Aetna Dental Inc.	Dec-04	(11,813,638)	597,436	589,532	7,071,300	0	0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	(163,590)	37,912	41,214	485,157	0	0
Block Vision of Texas, Inc.	Dec-04	147,404	452,541	516,035	5,741,192	0	0
Cigna Dental Health of Texas, Inc.	Dec-04	(4,538,864)	306,537	274,695	3,374,055	0	0
Denticare, Inc	Dec-04	(1,931,819)	119,993	123,520	1,443,586	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	423,641	31,353	41,426	469,593	0	0
MNM-1997, Inc.	Dec-04	58,247	5,222	35,238	423,167	0	0
National Pacific Dental, Inc.	Dec-04	1,123,764	160,188	167,111	1,995,703	0	0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	611,421	234,809	320,070	3,308,900	0	0
Safeguard Health Plans, Inc.	Dec-04	(466,736)	99,663	107,251	1,240,349	0	0
United Concordia Dental Plans of Texas	Dec-04	(17,220)	3,463	3,799	43,704	0	0
United Dental Care of Texas, Inc.	Dec-04	(1,794,635)	207,309	183,785	2,278,840	0	0
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0
TOTAL SINGLE SERVICE		(17,966,701)	2,913,081	3,027,761	35,167,489	0	0

ANNUAL 2004 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-04	0	0	0	0	0	259,976
Aetna Dental Inc.	Dec-04	1,272,834	0	0	0	0	3,685,764
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	25,674	0	0	0	0	160,626
Block Vision of Texas, Inc.	Dec-04	124	0	0	0	0	467,814
Cigna Dental Health of Texas, Inc.	Dec-04	0	0	0	0	0	1,244,064
Denticare, Inc	Dec-04	0	0	0	0	0	0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	19,188	0	0	0	0	134,346
MNM-1997, Inc.	Dec-04	4,239	0	0	0	0	0
National Pacific Dental, Inc.	Dec-04	0	0	0	0	0	332,625
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, I	Dec-04	43,386	0	0	0	0	22,900
Safeguard Health Plans, Inc.	Dec-04	206,725	0	0	0	0	185,994
United Concordia Dental Plans of Texas	Dec-04	6,697	0	0	0	0	14,616
United Dental Care of Texas, Inc.	Dec-04	0	0	0	0	0	134,695
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0
TOTAL SINGLE SERVICE		1,578,867	0	0	0	0	6,643,420

ANNUAL 2004 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-04	233,335	210,064	7,291,943	0	0	0	0
Aetna Dental Inc.	Dec-04	1,671,907	10,853,944	7,071,300	0	0	58,247,872	70,969,752
Aetna Dental Maintenance Org.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0	0
Alpha Dental Programs, Inc.	Dec-04	55,502	(162,304)	485,157	0	0	4,722,384	4,917,150
Block Vision of Texas, Inc.	Dec-04	0	275,360	5,741,192	0	0	33,493	33,493
Cigna Dental Health of Texas, Inc.	Dec-04	455,104	6,846,765	3,374,055	0	0	41,835,203	41,835,203
Denticare, Inc	Dec-04	238,039	1,297,031	1,443,586	0	0	11,776,503	11,776,503
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Dec-04	0	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-04	10,159	390,801	469,593	0	0	4,093,984	4,093,984
MNM-1997, Inc.	Dec-04	77,438	75,552	423,167	0	0	1,396,275	1,396,275
National Pacific Dental, Inc.	Dec-04	0	1,320,120	1,995,703	0	0	15,135,368	15,230,306
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Dec-04	0	0	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Dec-04	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-04	27,085	442,175	3,308,900	0	0	0	0
Safeguard Health Plans, Inc.	Dec-04	174,906	328,173	1,240,349	0	0	8,963,215	8,963,215
United Concordia Dental Plans of Texas	Dec-04	28,284	(123,325)	43,704	0	0	572,970	572,970
United Dental Care of Texas, Inc.	Dec-04	1,140,647	1,924,896	2,278,840	0	0	19,148,654	19,148,654
VHP Dental, Inc.-Canceled 05/16/03	Dec-04	0	0	0	0	0	0	0
TOTAL SINGLE SERVICE		4,112,406	23,679,252	35,167,489	0	0	165,925,921	178,937,505

**Health Maintenance Organizations
Operations by Areas**

As of 12/31/04

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.	Denticare, Inc	ECCA Managed Vision Care, Inc.	ECCA Managed Vision Care, Inc.	Managed Dentalguard, Inc.
Consolidated	Consolidated	Texas	Consolidated	Consolidated	Texas	Consolidated	Consolidated	State Wide*	Consolidated	Texas	Dallas*
Publicly Supported (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Publicly Supported (YTD)	\$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
Children's Health Ins Plan (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Premium (CP)	\$0	\$17,554,635	\$14,083,302	\$0	\$1,216,985	\$1,161,735	\$33,493	\$10,359,358	\$3,038,317	\$0	\$1,087,007
Total Premium (YTD)	\$0	\$70,923,289	\$58,247,872	\$0	\$4,917,150	\$4,722,384	\$33,493	\$41,835,203	\$11,776,503	\$0	\$4,093,984
2002 Premium PMPM	\$0.00	\$0.00	\$11.20	\$0.00	\$0.00	\$9.08	\$0.00	\$0.00	\$0.00	\$0.00	\$1.12
2003 Premium PMPM	\$0.00	\$0.00	\$9.75	\$0.00	\$0.00	\$10.07	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14
2004 Premium PMPM	\$0.00	\$0.00	\$10.46	\$0.00	\$0.00	\$10.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACTUAL PMPM '04 YTD											
Commercial Premium	\$0.00	\$10.03	\$10.46	\$0.00	\$10.14	\$10.04	\$0.01	\$12.40	\$8.16	\$0.00	\$8.72
Medicare Premium	\$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
Total Premium	\$0.00	\$10.03	\$10.46	\$0.00	\$10.14	\$10.04	\$0.01	\$12.40	\$8.16	\$0.00	\$8.72
Other Revenue	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.05	\$0.00	\$0.00
TOTAL REVENUE	\$1.09	\$10.03	\$10.46	\$0.00	\$10.15	\$10.06	\$1.07	\$12.40	\$8.21	\$0.00	\$8.72
Physician Services	\$0.48	\$5.98	\$0.00	\$0.00	\$5.62	\$0.00	\$0.00	\$7.29	\$4.33	\$0.00	\$0.00
Hosp/Medical Benefits	\$0.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.87	\$0.00	\$0.00	\$0.00	\$6.23
Total Med & Hosp	\$0.86	\$5.98	\$5.82	\$0.00	\$5.89	\$5.84	\$0.87	\$7.55	\$4.33	\$0.00	\$6.24
Total Admin. & Other Exp	\$0.22	\$1.45	\$1.51	\$0.00	\$4.29	\$4.25	\$0.18	\$1.85	\$2.61	\$0.00	\$1.58
TOTAL EXPENSES	\$1.08	\$7.47	\$7.37	\$0.00	\$10.20	\$10.11	\$1.05	\$9.43	\$6.94	\$0.00	\$7.95
INCOME (loss)	\$0.01	\$1.70	\$2.05	\$0.00	(\$0.02)	(\$0.03)	\$0.02	\$2.00	\$0.77	\$0.00	\$0.63
INCOME (loss) Dec 03	(\$0.02)	\$1.29	\$1.71	\$0.00	(\$0.00)	(\$0.00)	\$0.00	\$2.07	\$0.81	\$0.74	\$0.95
M & H/Total Pems (%)	0.00%	59.59%	55.60%	0.00%	58.08%	58.15%	14876.40%	60.90%	53.09%	0.00%	71.62%
M & H/Total Expenses (%)	79.90%	80.06%	78.93%	0.00%	57.73%	57.74%	82.75%	80.12%	62.39%	0.00%	78.54%
Admin/Total Expenses (%)	20.03%	19.37%	20.47%	0.00%	42.08%	42.06%	17.10%	19.63%	37.58%	0.00%	19.82%
ACTUAL REV/EXP '04 YTD											
Other Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71,762	\$0	\$0	\$601
TOTAL REVENUE	\$7,950,171	\$70,923,289	\$58,247,872	\$0	\$4,926,648	\$4,731,882	\$6,160,380	\$41,835,203	\$11,849,447	\$0	\$4,094,585
Hosp/Medical Benefits	\$2,835,734	\$0	\$0	\$0	\$0	\$0	\$4,982,552	\$0	\$0	\$0	\$2,927,711
Total Med & Hosp	\$6,301,632	\$42,266,172	\$32,385,134	\$0	\$2,855,690	\$2,746,142	\$4,982,552	\$25,478,392	\$6,252,006	\$0	\$2,931,978
Total Admin. & Other Exp	\$1,579,839	\$10,225,168	\$8,397,696	\$0	\$2,081,590	\$2,000,631	\$1,029,344	\$6,241,679	\$3,765,611	\$0	\$739,709
TOTAL EXPENSES	\$7,886,579	\$52,790,545	\$41,028,591	\$0	\$4,946,765	\$4,756,258	\$6,021,051	\$31,801,844	\$10,021,108	\$0	\$3,733,045
INCOME (loss)	\$44,689	\$12,047,221	\$11,415,246	\$0	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$0	\$297,579
INCOME (loss) Dec 03	(\$154,311)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$1,169,900	\$50,885	\$276,063
ACTUAL INCOME/LOSS											
Before Tax Net Inc (CP)	\$33,597	\$3,722,673	\$3,487,357	\$0	(\$10,591)	(\$15,895)	\$199,319	\$2,506,998	\$308,897	\$0	\$152,559
After Tax Net Inc (CP)	\$22,174	\$2,413,512	\$2,260,729	\$0	(\$10,591)	(\$15,895)	\$142,974	\$1,728,860	\$180,393	\$0	\$121,859
Before Tax Net Inc (Annual)	\$68,700	\$18,431,949	\$17,465,042	\$0	(\$10,632)	(\$14,891)	\$148,484	\$10,115,132	\$1,831,830	\$0	\$422,898
After Tax Net Inc (Annual)	\$44,689	\$12,047,221	\$11,415,246	\$0	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$0	\$297,579
Before Tax Net Inc (2004)	\$68,700	\$18,431,949	\$17,465,042	\$0	(\$10,632)	(\$14,891)	\$148,484	\$10,115,132	\$1,831,830	\$0	\$422,898
After Tax Net Inc (2004)	\$44,689	\$12,047,221	\$11,415,246	\$0	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$0	\$297,579
Before Tax Net Inc (2003)	(\$226,709)	\$14,351,551	\$15,096,377	\$190,876	(\$521)	(\$1,137)	\$16,090	\$12,074,439	\$1,754,162	\$50,885	\$417,199
After Tax Net Inc (2003)	(\$154,310)	\$9,290,558	\$9,772,726	\$272,786	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$1,169,900	\$50,885	\$276,063
Before Tax Net Inc (2002)	\$1,040,659	\$9,146,663	\$9,772,151	\$3,340,510	(\$560)	(\$1,628)	\$481,535	\$13,858,412	\$2,718,084	\$12,580	\$206,780
After Tax Net Inc (2002)	\$655,659	\$5,956,846	\$6,364,201	\$2,378,895	(\$560)	(\$1,628)	\$321,024	\$9,011,104	\$1,726,301	\$12,580	\$132,533

* Only operates in one service area

**Health Maintenance Organizations
Operations by Areas**

As of 12/31/04

	MNM-1997, Inc.	National Pacific Dental, 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.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
	Consolidated	State Wide*	Texas	Consolidated	Dallas	Houston	Consolidated	Consolidated	State Wide*	Consolidated	State Wide*	Austin*
Tot. Member Months (CP)	106,411	502,397	489,476	0	0	0	0	949,141	308,689	11,381	550,532	0
Tot. Member Months (YTD)	423,167	1,995,703	1,982,782	0	0	0	0	3,308,900	1,240,349	43,704	2,278,840	0
Dec 03/Tot. Member Months (YTD)	51,475	1,933,601	1,933,601	0	0	0	0	4,198,432	1,198,574	42,212	2,566,473	0
Medicare Months (CP)	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
Medicaid Months (CP)	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
Enrollment												
Group	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
Medicare Cost	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
Medicaid Cost	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
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total Membrs Dec 04	35,238	167,111	162,854	0	0	0	0	320,070	107,251	3,799	183,785	0
% Share in each market												
Total Members Dec 03	5,222	160,188	160,188	0	0	0	0	234,809	99,663	3,463	207,309	0
% Share in each market												
O/P encounters												
Tot Physician (P7 C7 L8)	4,239	0	0	0	0	0	0	43,386	0	6,697	0	0
Tot Non-Physician (P7 C8 L8)	0	0	0	0	0	0	0	0	206,725	0	0	0
Total	4,239	0	0	0	0	0	0	43,386	206,725	6,697	0	0
Current Period												
Patient Days (no medicare)	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
Total Patient Days	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
Medicare Days/1000	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
Medicare Patient Days	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
Days/1000 (No medicare)	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
Comm. Prem (CP)	\$357,621	\$3,836,078	\$3,741,140	\$0	\$0	\$0	\$0	\$0	\$2,152,598	\$149,333	\$4,537,080	\$0
Comm. Prem (YTD)	\$1,396,275	\$15,230,306	\$15,135,368	\$0	\$0	\$0	\$0	\$0	\$8,963,215	\$572,970	\$19,148,654	\$0
Medicare XVIII (CP)	\$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
Medicaid XIX (CP)	\$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
Point of Serv Rider Cov (CP)	\$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

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**Health Maintenance Organizations
Operations by Areas**

	National Pacific Dental, 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.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.	VHP Dental, Inc.
As of 12/31/04	State Wide*	Texas	Consolidated	Dallas	Houston	Consolidated	Consolidated	State Wide*	Consolidated	State Wide*	Austin*
Publicly Supported (CP)	\$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
Children's Health Ins Plan (CP)	\$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
Total Premium (CP)	\$357,621	\$3,836,078	\$3,741,140	\$0	\$0	\$0	\$0	\$2,152,598	\$149,333	\$4,537,080	\$0
Total Premium (YTD)	\$1,396,275	\$15,230,306	\$15,135,368	\$0	\$0	\$0	\$0	\$8,963,215	\$572,970	\$19,148,654	\$0
2002 Premium PMPM	\$0.00	\$0.00	\$7.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2003 Premium PMPM	\$0.00	\$0.00	\$7.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2004 Premium PMPM	\$0.00	\$0.00	\$7.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACTUAL PMPM '04 YTD											
Commercial Premium	\$3.30	\$7.63	\$7.63	\$0.00	\$0.00	\$0.00	\$0.00	\$7.23	\$13.11	\$8.40	\$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
Medicaid Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Premium	\$3.30	\$7.63	\$7.63	\$0.00	\$0.00	\$0.00	\$0.00	\$7.23	\$13.11	\$8.40	\$0.00
Other Revenue	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL REVENUE	\$3.33	\$7.97	\$7.97	\$0.00	\$0.00	\$0.00	\$0.00	\$7.23	\$13.11	\$8.40	\$0.00
Physician Services	\$0.00	\$5.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.32	\$3.70	\$0.00	\$0.00	\$0.00
Hosp/Medical Benefits	\$1.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.13	\$4.69	\$0.00
Total Med & Hosp	\$1.47	\$5.82	\$5.83	\$0.00	\$0.00	\$0.00	\$0.54	\$4.10	\$12.13	\$4.69	\$0.00
Total Admin. & Other Exp	\$1.83	\$1.05	\$1.06	\$0.00	\$0.00	\$0.00	\$0.10	\$3.08	\$4.70	\$2.52	\$0.00
TOTAL EXPENSES	\$3.32	\$6.88	\$6.89	\$0.00	\$0.00	\$0.00	\$0.64	\$7.18	\$15.70	\$7.31	\$0.00
INCOME (loss)	\$0.02	\$0.68	\$0.66	\$0.00	\$0.00	\$0.00	\$0.10	\$0.01	(\$2.78)	\$0.59	\$0.00
INCOME (loss) Dec 03	\$0.30	\$0.64	\$0.64	\$0.00	\$0.00	\$0.00	\$0.00	(\$0.02)	(\$0.01)	\$0.91	\$0.00
M & H/Total Pems (%)	44.66%	76.25%	76.37%	0.00%	0.00%	0.00%	0.00%	56.71%	92.54%	55.87%	0.00%
M & H/Total Expenses (%)	44.34%	84.65%	84.57%	0.00%	0.00%	0.00%	0.00%	84.29%	57.05%	64.20%	0.00%
Admin/Total Expenses (%)	55.20%	15.33%	15.41%	0.00%	0.00%	0.00%	0.00%	14.99%	42.82%	34.50%	0.00%
ACTUAL REV/EXP '04 YTD											
Other Revenue	\$12,083	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL REVENUE	\$1,408,358	\$15,898,082	\$15,803,144	\$0	\$0	\$0	\$2,595,547	\$8,944,467	\$572,970	\$19,144,483	\$0
Hosp/Medical Benefits	\$623,282	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$530,238	\$10,697,575	\$0
Total Med & Hosp	\$623,595	\$11,613,848	\$11,558,949	\$0	\$0	\$0	\$1,786,864	\$5,082,783	\$530,238	\$10,697,575	\$0
Total Admin. & Other Exp	\$776,452	\$2,103,950	\$2,106,961	\$0	\$0	\$0	\$317,809	\$3,814,992	\$205,448	\$5,749,626	\$0
TOTAL EXPENSES	\$1,406,522	\$13,720,571	\$13,668,683	\$0	\$0	\$0	\$2,119,805	\$8,909,040	\$685,949	\$16,663,439	\$0
INCOME (loss)	\$8,311	\$1,353,133	\$1,310,083	\$0	\$0	\$0	\$324,351	\$18,346	(\$121,484)	\$1,335,665	\$0
INCOME (loss) Dec 03	\$15,321	\$1,236,858	\$1,236,858	\$0	\$0	\$0	(\$99,841)	(\$6,574)	(\$77,090)	\$2,324,489	\$0
ACTUAL INCOME/LOSS											
Before Tax Net Inc (CP)	\$45	\$687,193	\$644,143	\$0	\$0	\$0	\$254,301	(\$30,880)	(\$82,496)	\$615,852	\$0
After Tax Net Inc (CP)	\$45	\$369,309	\$326,259	\$0	\$0	\$0	\$173,462	(\$59,226)	(\$71,667)	(\$82,614)	\$0
Before Tax Net Inc (Annual)	\$8,311	\$2,180,284	\$2,137,234	\$0	\$0	\$0	\$490,874	\$46,692	(\$162,716)	\$2,697,282	\$0
After Tax Net Inc (Annual)	\$8,311	\$1,353,133	\$1,310,083	\$0	\$0	\$0	\$324,351	\$18,346	(\$121,484)	\$1,335,665	\$0
Before Tax Net Inc (2004)	\$8,311	\$2,180,284	\$2,137,234	\$0	\$0	\$0	\$490,874	\$46,692	(\$162,716)	\$2,697,282	\$0
After Tax Net Inc (2004)	\$8,311	\$1,353,133	\$1,310,083	\$0	\$0	\$0	\$324,351	\$18,346	(\$121,484)	\$1,335,665	\$0
Before Tax Net Inc (2003)	\$15,321	\$2,157,037	\$2,157,037	\$0	\$0	\$0	(\$148,736)	\$96,950	(\$70,531)	\$3,154,007	\$0
After Tax Net Inc (2003)	\$15,321	\$1,236,858	\$1,236,858	\$0	\$0	\$0	(\$99,841)	(\$6,574)	(\$77,090)	\$2,324,489	\$0
Before Tax Net Inc (2002)	\$12,010	\$2,240,270	\$2,240,270	\$0	\$0	\$0	(\$112,502)	\$30,179	\$71,669	\$5,082,212	\$54,555
After Tax Net Inc (2002)	\$12,010	\$1,482,706	\$1,482,706	\$0	\$0	\$0	(\$51,155)	(\$13,203)	\$50,612	\$3,420,029	\$35,461

* Only operates in one service area

BALANCE SHEET DATA
2004 ANNUAL INFORMATION
TOTAL ADMITTED ASSETS

SINGLE SERVICE HMOs	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc	\$2,464,121	\$2,458,650	\$2,856,743	\$1,575,370	\$1,690,701
Aetna Dental Inc.	\$3,060,667	\$5,932,822	\$15,033,918	\$18,072,197	\$17,642,866
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$17,362,493	\$18,262,535	\$5,565,359	\$5,557,989	\$0
Alpha Dental Programs, Inc.	\$1,240,927	\$1,350,061	\$1,305,879	\$1,271,222	\$1,274,900
Block Vision of Texas, Inc.	\$1,267,022	\$1,085,765	\$1,741,408	\$1,150,498	\$1,304,504
Cigna Dental Health of Texas, Inc.	\$8,762,701	\$8,457,745	\$8,955,540	\$8,050,742	\$5,874,131
Denticare, Inc	\$2,577,198	\$3,788,375	\$5,997,276	\$4,708,652	\$3,025,727
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$981,885	\$1,144,707	\$1,162,851	\$795,369	\$0
Managed Dentalguard, Inc.	\$1,096,420	\$1,191,574	\$1,361,310	\$1,941,718	\$2,392,373
MNM-1997, Inc.	\$12,059	\$356,337	\$561,811	\$637,197	\$704,622
National Pacific Dental, Inc.	\$2,469,364	\$2,333,234	\$2,619,075	\$2,372,572	\$3,671,821
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$1,805,581	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$101,066	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$2,952,582	\$3,390,629	\$1,182,067	\$924,086	\$1,543,571
Safeguard Health Plans, Inc.	\$2,117,272	\$1,627,302	\$1,645,728	\$2,536,916	\$2,094,549
United Concordia Dental Plans of Texas	\$468,572	\$507,806	\$575,643	\$599,310	\$600,627
United Dental Care of Texas, Inc.	\$7,355,424	\$6,965,498	\$8,989,110	\$10,787,676	\$8,422,089
VHP Dental, Inc.-Canceled 05/16/03	\$335,965	\$410,645	\$422,167	\$0	\$0
TOTAL SINGLE SERVICE	\$56,431,319	\$59,263,685	\$59,975,885	\$60,981,514	\$50,242,481

BALANCE SHEET DATA
2004 ANNUAL INFORMATION
TOTAL LIABILITIES

SINGLE SERVICE HMOs	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc	\$532,389	\$929,614	\$1,220,389	\$713,071	\$772,143
Aetna Dental Inc.	\$89,457	\$2,108,869	\$9,162,399	\$8,640,672	\$7,547,431
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$5,198,880	\$3,188,603	\$213,496	\$6,114	\$0
Alpha Dental Programs, Inc.	\$459,858	\$457,803	\$414,181	\$380,045	\$394,355
Block Vision of Texas, Inc.	\$363,363	\$376,258	\$705,723	\$481,964	\$645,788
Cigna Dental Health of Texas, Inc.	\$2,367,469	\$2,880,907	\$2,361,451	\$1,857,889	\$1,943,196
Denticare, Inc	\$427,006	\$702,985	\$870,552	\$668,423	\$838,634
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$539,639	\$412,803	\$418,367	\$0	\$0
Managed Dentalguard, Inc.	\$0	\$55,738	\$92,942	\$397,287	\$550,363
MNM-1997, Inc.	\$282,462	\$50,640	\$59,755	\$116,320	\$172,934
National Pacific Dental, Inc.	\$963,557	\$617,949	\$620,113	\$631,601	\$720,601
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$58,806	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$1,635,758	\$1,052,137	\$417,848	\$234,230	\$289,594
Safeguard Health Plans, Inc.	\$1,595,430	\$911,869	\$982,419	\$1,260,871	\$1,134,066
United Concordia Dental Plans of Texas	\$45,699	\$39,352	\$60,902	\$49,274	\$68,012
United Dental Care of Texas, Inc.	\$2,365,604	\$2,418,964	\$2,446,006	\$1,847,245	\$2,730,202
VHP Dental, Inc.-Canceled 05/16/03	\$39,115	\$34,976	\$11,037	\$0	\$0
TOTAL SINGLE SERVICE	\$16,964,492	\$16,239,467	\$20,057,580	\$17,285,006	\$17,807,319

BALANCE SHEET DATA
2004 ANNUAL INFORMATION
TOTAL UNCOVERED LIABILITIES

SINGLE SERVICE HMOs	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	\$40,101	\$79,356	\$1,706,262	\$3,124,326	\$2,189,760
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	\$41,065	\$41,786	\$38,041	\$20,284	\$45,600
Block Vision of Texas, Inc.	\$57,361	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	\$576,913	\$477,618	\$1,014,912	\$437,027	\$370,542
Denticare, Inc	\$395,258	\$702,985	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$539,639	\$412,803	\$418,367	\$0	\$0
Managed Dentalguard, Inc.	\$0	\$0	\$76,513	\$339,810	\$177,317
MNM-1997, Inc.	\$282,462	\$0	\$0	\$15,513	\$11,138
National Pacific Dental, Inc.	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$12,371	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$19,262	\$30,270	\$30,600	\$22,175	\$0
Safeguard Health Plans, Inc.	\$779,334	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$25,587	\$24,018	\$32,863	\$18,879	\$26,045
United Dental Care of Texas, Inc.	\$727,920	\$815,192	\$513,956	\$346,226	\$1,114,279
VHP Dental, Inc.-Canceled 05/16/03	\$39,115	\$34,976	\$11,037	\$0	\$0
TOTAL SINGLE SERVICE	\$3,536,388	\$2,619,004	\$3,842,551	\$4,324,240	\$3,934,681

BALANCE SHEET DATA
2004 ANNUAL INFORMATION
TOTAL NET WORTH

SINGLE SERVICE HMOs	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc	\$1,931,732	\$1,529,036	\$1,636,354	\$862,299	\$918,559
Aetna Dental Inc.	\$2,971,210	\$3,823,953	\$5,871,519	\$9,431,525	\$10,095,435
Aetna Dental Maintenance Org.-Canceled 10/15/03	\$12,163,613	\$15,073,932	\$5,351,863	\$5,551,875	\$0
Alpha Dental Programs, Inc.	\$781,069	\$892,258	\$891,698	\$891,177	\$880,545
Block Vision of Texas, Inc.	\$903,659	\$709,507	\$1,035,684	\$668,534	\$658,716
Cigna Dental Health of Texas, Inc.	\$6,395,232	\$5,576,838	\$6,594,089	\$6,192,853	\$3,930,935
Denticare, Inc	\$2,150,192	\$3,085,390	\$5,126,724	\$4,040,229	\$2,187,093
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	\$442,246	\$731,904	\$744,484	\$795,369	\$0
Managed Dentalguard, Inc.	\$1,096,420	\$1,135,835	\$1,268,368	\$1,544,431	\$1,842,010
MNM-1997, Inc.	(\$270,403)	\$305,697	\$502,056	\$520,877	\$531,688
National Pacific Dental, Inc.	\$1,505,807	\$1,715,285	\$1,998,962	\$1,740,971	\$2,951,220
NYLCARE Dental Plans of the Southwest, Inc.-Cance	\$1,746,775	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	\$101,066	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas	\$1,316,824	\$2,338,492	\$764,219	\$689,856	\$1,253,977
Safeguard Health Plans, Inc.	\$521,842	\$715,433	\$663,309	\$1,276,045	\$960,483
United Concordia Dental Plans of Texas	\$422,873	\$468,454	\$514,741	\$550,036	\$532,615
United Dental Care of Texas, Inc.	\$4,989,820	\$4,546,534	\$6,543,104	\$8,940,431	\$5,691,887
VHP Dental, Inc.-Canceled 05/16/03	\$296,850	\$375,669	\$411,130	\$0	\$0
TOTAL SINGLE SERVICE	\$39,466,827	\$43,024,217	\$39,918,304	\$43,696,508	\$32,435,163

**BALANCE SHEET DATA
2004 ANNUAL INFORMATION
ENDING ENROLLMENT**

SINGLE SERVICE HMOs	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc	485,811	627,057	767,025	656,655	624,085
Aetna Dental Inc.	26,268	91,190	607,080	597,436	589,532
Aetna Dental Maintenance Org.-Canceled 10/15/03	532,968	418,313	299	0	0
Alpha Dental Programs, Inc.	53,459	44,993	46,562	37,912	41,214
Block Vision of Texas, Inc.	322,143	358,833	474,321	452,541	516,035
Cigna Dental Health of Texas, Inc.	317,783	346,959	328,963	306,537	274,695
Denticare, Inc	138,959	138,328	129,867	119,993	123,520
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	203,478	186,488	49,871	0	0
Managed Dentalguard, Inc.	0	2,804	13,184	31,353	41,426
MNM-1997, Inc.	3,153	2,696	3,136	5,222	35,238
National Pacific Dental, Inc.	144,642	139,253	158,844	160,188	167,111
NYLCARE Dental Plans of the Southwest, Inc.-Cance	0	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	346,319	749,332	511,056	234,809	320,070
Safeguard Health Plans, Inc.	173,672	126,121	102,179	99,663	107,251
United Concordia Dental Plans of Texas	4,434	3,224	3,777	3,463	3,799
United Dental Care of Texas, Inc.	265,903	274,083	242,379	207,309	183,785
VHP Dental, Inc.-Canceled 05/16/03	30,749	27,269	0	0	0
TOTAL SINGLE SERVICE	3,049,741	3,536,943	3,438,543	2,913,081	3,027,761

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
COMMERCIAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$3,202,355	\$8,255,310	\$53,302,218	\$64,716,836	\$70,923,289
	Texas	\$0	\$8,133,004	\$44,257,291	\$55,776,465	\$58,247,872
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$61,574,127	\$53,147,749	\$9,991,546	\$690	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,157,497	\$5,626,670	\$5,561,796	\$4,758,010	\$4,917,150
	Texas	\$0	\$0	\$5,520,167	\$4,702,358	\$4,722,384
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$33,493
Cigna Dental Health of Texas, Inc.	Consolidated	\$41,440,204	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203
Denticare, Inc	State Wide*	\$11,430,135	\$12,423,443	\$11,865,510	\$11,277,986	\$11,776,503
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$759,860	\$718,638	\$910,551	\$148,258	\$0
	Texas	\$759,860	\$718,638	\$910,551	\$148,258	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$176,525	\$901,499	\$2,679,750	\$4,093,984
MNM-1997, Inc.	Consolidated	\$289,179	\$293,186	\$260,996	\$419,019	\$1,396,275
National Pacific Dental, Inc.	State Wide*	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634	\$15,230,306
	Texas	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634	\$15,135,368
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$109,298	\$0	\$0	\$0	\$0
	Dallas	\$95,378	\$0	\$0	\$0	\$0
	Houston	\$13,920	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$14,295,207	\$10,825,725	\$8,619,600	\$8,598,482	\$8,963,215
United Concordia Dental Plans of Texas	Consolidated	\$518,005	\$406,214	\$448,672	\$441,229	\$572,970
United Dental Care of Texas, Inc.	State Wide*	\$24,894,870	\$25,572,523	\$25,046,847	\$21,182,189	\$19,148,654
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$43,069	\$4,316	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$167,400,651	\$170,369,343	\$169,155,276	\$165,157,089	\$165,925,921
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$175,760,503	\$176,118,319	\$178,241,832	\$174,153,112	\$178,891,042

* Only operates in one service area

**INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	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
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
MEDICAID PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	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
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
POINT OF SERVICE RIDER COVERAGE PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	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
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL PREMIUMS

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$3,202,355	\$8,255,310	\$53,302,218	\$64,716,836	\$70,923,289
	Texas	\$0	\$8,133,004	\$44,257,291	\$55,776,465	\$58,247,872
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$61,574,127	\$53,147,749	\$9,991,546	\$690	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,157,497	\$5,626,670	\$5,561,796	\$4,758,010	\$4,917,150
	Texas	\$0	\$0	\$5,520,167	\$4,702,358	\$4,722,384
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$33,493
Cigna Dental Health of Texas, Inc.	Consolidated	\$41,440,204	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203
Denticare, Inc	State Wide*	\$11,430,135	\$12,423,443	\$11,865,510	\$11,277,986	\$11,776,503
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$759,860	\$718,638	\$910,551	\$148,258	\$0
	Texas	\$759,860	\$718,638	\$910,551	\$148,258	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$176,525	\$901,499	\$2,679,750	\$4,093,984
MNM-1997, Inc.	Consolidated	\$289,179	\$293,186	\$260,996	\$419,019	\$1,396,275
National Pacific Dental, Inc.	State Wide*	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634	\$15,230,306
	Texas	\$12,046,697	\$11,526,236	\$13,856,117	\$14,317,634	\$15,135,368
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$109,298	\$0	\$0	\$0	\$0
	Dallas	\$95,378	\$0	\$0	\$0	\$0
	Houston	\$13,920	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$14,295,207	\$10,825,725	\$8,619,600	\$8,598,482	\$8,963,215
United Concordia Dental Plans of Texas	Consolidated	\$518,005	\$406,214	\$448,672	\$441,229	\$572,970
United Dental Care of Texas, Inc.	State Wide*	\$24,894,870	\$25,572,523	\$25,046,847	\$21,182,189	\$19,148,654
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$43,069	\$4,316	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$167,400,651	\$170,369,343	\$169,155,276	\$165,157,089	\$165,925,921
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$175,760,503	\$176,118,319	\$178,241,832	\$174,153,112	\$178,891,042

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
NON-RISK TOTAL REVENUE

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
Alpha Dental Programs, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Block Vision of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	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
Pearle Vision Managed Care - HMO of Texas, Inc.		\$1,950,310	\$960,572	\$52,992	\$61,850	\$63,742
Safeguard Health Plans, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	Consolidated	\$0	\$0	\$0	\$0	\$0
United Dental Care of Texas, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0	\$0	\$0	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$1,950,310	\$960,572	\$52,992	\$61,850	\$63,742
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1,950,310	\$960,572	\$52,992	\$61,850	\$63,742

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL REVENUES

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$5,530,550	\$7,207,206	\$10,847,564	\$11,415,470	\$7,950,171
Aetna Dental Inc.	Consolidated	\$3,323,833	\$8,255,310	\$53,302,218	\$64,716,885	\$70,923,289
	Texas	\$0	\$8,133,004	\$44,257,291	\$55,776,514	\$58,247,872
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$62,387,765	\$53,147,749	\$9,991,546	\$690	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,198,978	\$5,626,745	\$5,565,847	\$4,758,010	\$4,926,648
	Texas	\$0	\$0	\$5,524,218	\$4,702,358	\$4,731,882
Block Vision of Texas, Inc.	Consolidated	\$4,539,581	\$5,035,640	\$5,818,833	\$5,790,056	\$6,160,380
Cigna Dental Health of Texas, Inc.	Consolidated	\$41,754,190	\$47,141,784	\$47,476,480	\$45,613,029	\$41,835,203
Denticare, Inc	State Wide*	\$11,605,440	\$12,492,772	\$11,873,185	\$11,463,033	\$11,849,447
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,648,656	\$2,542,003	\$1,547,864	\$275,625	\$0
	Texas	\$2,183,086	\$1,904,094	\$1,547,864	\$275,625	\$0
Managed Dentalguard, Inc.	Dallas*	\$55,240	\$176,525	\$901,499	\$2,679,750	\$4,094,585
MNM-1997, Inc.	Consolidated	\$332,313	\$343,766	\$265,969	\$429,097	\$1,408,358
National Pacific Dental, Inc.	State Wide*	\$12,089,126	\$11,526,236	\$13,856,117	\$14,317,634	\$15,898,082
	Texas	\$12,089,126	\$11,526,236	\$13,856,117	\$14,317,634	\$15,803,144
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$184,520	\$0	\$0	\$0	\$0
	Dallas	\$137,235	\$0	\$0	\$0	\$0
	Houston	\$47,285	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$4,470	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,462,101	\$7,058,221	\$2,663,408	\$1,432,219	\$2,595,547
Safeguard Health Plans, Inc.	State Wide*	\$14,365,056	\$10,864,167	\$8,606,433	\$8,711,584	\$8,944,467
United Concordia Dental Plans of Texas	Consolidated	\$530,884	\$406,214	\$448,672	\$441,229	\$572,970
United Dental Care of Texas, Inc.	State Wide*	\$25,139,019	\$26,242,758	\$25,030,200	\$21,166,268	\$19,144,483
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$1,919,118	\$2,193,834	\$1,525,667	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$187,082,459	\$193,873,970	\$190,634,946	\$184,214,556	\$183,338,509
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$196,070,840	\$200,260,930	\$199,721,502	\$193,210,579	\$196,303,630

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AEEC Total Vision Health Plan of Texas, Inc.	Consolidated	\$3,981,082	\$5,564,228	\$8,341,395	\$9,654,245	\$6,301,632
Aetna Dental Inc.	Consolidated	\$1,791,304	\$6,182,801	\$37,391,295	\$39,191,645	\$42,266,172
	Texas	\$0	\$6,081,252	\$28,868,717	\$31,050,048	\$32,385,134
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$35,598,256	\$28,237,937	\$5,372,089	(\$159,595)	\$0
Alpha Dental Programs, Inc.	Consolidated	\$3,463,756	\$3,397,539	\$3,588,619	\$2,861,521	\$2,855,690
	Texas	\$0	\$0	\$3,562,973	\$2,828,714	\$2,746,142
Block Vision of Texas, Inc.	Consolidated	\$3,154,595	\$4,316,252	\$4,713,062	\$5,032,810	\$4,982,552
Cigna Dental Health of Texas, Inc.	Consolidated	\$22,229,713	\$26,504,878	\$27,306,529	\$26,700,877	\$25,478,392
Denticare, Inc	State Wide*	\$6,770,159	\$6,457,526	\$6,038,962	\$5,646,842	\$6,252,006
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1,891,093	\$1,517,865	\$1,022,736	\$148,613	\$0
	Texas	\$1,588,472	\$1,103,224	\$1,022,736	\$148,613	\$0
Managed Dentalguard, Inc.	Dallas*	\$44,741	\$140,762	\$601,751	\$1,847,425	\$2,931,978
MNM-1997, Inc.	Consolidated	\$124,419	\$146,939	\$130,719	\$217,034	\$623,595
National Pacific Dental, Inc.	State Wide*	\$9,701,668	\$7,943,091	\$8,989,700	\$9,576,352	\$11,613,848
	Texas	\$9,701,668	\$7,943,091	\$8,989,700	\$9,576,352	\$11,558,949
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$211,769	\$0	\$0	\$0	\$0
	Dallas	\$176,148	\$0	\$0	\$0	\$0
	Houston	\$35,621	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$3,842,932	\$4,635,744	\$2,079,370	\$1,093,138	\$1,786,864
Safeguard Health Plans, Inc.	State Wide*	\$8,232,105	\$5,934,220	\$5,119,854	\$4,765,671	\$5,082,783
United Concordia Dental Plans of Texas	Consolidated	\$496,070	\$337,196	\$373,487	\$399,852	\$530,238
United Dental Care of Texas, Inc.	State Wide*	\$13,809,112	\$14,720,917	\$14,187,495	\$11,932,823	\$10,697,575
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$1,588,916	\$1,817,409	\$1,250,594	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$111,374,009	\$113,941,575	\$117,959,433	\$110,734,849	\$111,357,840
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$116,931,690	\$117,855,304	\$126,507,657	\$118,909,253	\$121,403,325

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$509,852	\$718,507	\$1,465,510	\$1,987,935	\$1,579,839
Aetna Dental Inc.	Consolidated	\$418,503	\$355,302	\$6,764,260	\$11,173,689	\$10,225,168
	Texas	\$0	\$350,009	\$5,616,423	\$9,630,089	\$8,397,696
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$8,857,395	\$6,826,320	\$1,278,947	(\$30,591)	\$0
Alpha Dental Programs, Inc.	Consolidated	\$1,746,397	\$2,259,030	\$1,977,788	\$1,897,010	\$2,081,590
	Texas	\$0	\$0	\$1,962,873	\$1,874,781	\$2,000,631
Block Vision of Texas, Inc.	Consolidated	\$566,436	\$561,678	\$624,237	\$741,156	\$1,029,344
Cigna Dental Health of Texas, Inc.	Consolidated	\$6,085,448	\$6,326,193	\$6,311,539	\$6,837,713	\$6,241,679
Denticare, Inc	State Wide*	\$3,860,975	\$3,449,587	\$3,116,139	\$4,062,029	\$3,765,611
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$778,732	\$775,553	\$512,548	\$76,127	\$0
	Texas	\$641,850	\$615,471	\$512,548	\$76,127	\$0
Managed Dentalguard, Inc.	Dallas*	\$15	(\$34,652)	\$92,968	\$415,126	\$739,709
MNM-1997, Inc.	Consolidated	\$405,436	\$157,332	\$123,240	\$196,742	\$776,452
National Pacific Dental, Inc.	State Wide*	\$2,186,547	\$2,308,759	\$2,626,147	\$2,584,245	\$2,103,950
	Texas	\$2,186,547	\$2,308,759	\$2,626,147	\$2,584,245	\$2,106,961
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$29,010	\$0	\$0	\$0	\$0
	Dallas	\$18,781	\$0	\$0	\$0	\$0
	Houston	\$10,229	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$13,170	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$866,832	\$1,072,159	\$696,540	\$487,817	\$317,809
Safeguard Health Plans, Inc.	State Wide*	\$6,793,021	\$4,503,859	\$3,456,400	\$3,848,963	\$3,814,992
United Concordia Dental Plans of Texas	Consolidated	\$20,777	(\$6,853)	\$3,516	\$111,908	\$205,448
United Dental Care of Texas, Inc.	State Wide*	\$10,883,784	\$12,187,725	\$5,760,493	\$6,079,438	\$5,749,626
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$284,808	\$295,209	\$220,518	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$42,005,356	\$39,331,303	\$33,868,038	\$38,903,478	\$36,725,797
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$44,307,138	\$41,755,708	\$35,030,790	\$40,469,307	\$38,631,217

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL EXPENSES

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$4,490,934	\$6,282,735	\$9,806,905	\$11,642,180	\$7,881,471
Aetna Dental Inc.	Consolidated	\$2,209,807	\$6,538,103	\$44,155,555	\$50,365,334	\$52,491,340
	Texas	\$0	\$6,431,261	\$34,485,140	\$40,680,137	\$40,782,830
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$44,455,651	\$35,064,257	\$6,651,036	(\$190,186)	\$0
Alpha Dental Programs, Inc.	Consolidated	\$5,210,153	\$5,656,569	\$5,566,407	\$4,758,531	\$4,937,280
	Texas	\$0	\$0	\$5,525,846	\$4,703,495	\$4,746,773
Block Vision of Texas, Inc.	Consolidated	\$3,721,031	\$4,877,930	\$5,337,299	\$5,773,966	\$6,011,896
Cigna Dental Health of Texas, Inc.	Consolidated	\$28,315,161	\$32,831,071	\$33,618,068	\$33,538,590	\$31,720,071
Denticare, Inc	State Wide*	\$10,631,134	\$9,907,113	\$9,155,101	\$9,708,871	\$10,017,617
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$2,669,825	\$2,293,418	\$1,535,284	\$224,740	\$0
	Texas	\$2,230,322	\$1,718,695	\$1,535,284	\$224,740	\$0
Managed Dentalguard, Inc.	Dallas*	\$44,756	\$106,110	\$694,719	\$2,262,551	\$3,671,687
MNM-1997, Inc.	Consolidated	\$529,855	\$304,271	\$253,959	\$413,776	\$1,400,047
National Pacific Dental, Inc.	State Wide*	\$11,888,215	\$10,251,850	\$11,615,847	\$12,160,597	\$13,717,798
	Texas	\$11,888,215	\$10,251,850	\$11,615,847	\$12,160,597	\$13,665,910
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$240,779	\$0	\$0	\$0	\$0
	Dallas	\$194,929	\$0	\$0	\$0	\$0
	Houston	\$45,850	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	\$13,170	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		\$4,709,764	\$5,707,903	\$2,775,910	\$1,580,955	\$2,104,673
Safeguard Health Plans, Inc.	State Wide*	\$15,025,126	\$10,438,079	\$8,576,254	\$8,614,634	\$8,897,775
United Concordia Dental Plans of Texas	Consolidated	\$516,847	\$330,343	\$377,003	\$511,760	\$735,686
United Dental Care of Texas, Inc.	State Wide*	\$24,692,896	\$26,908,642	\$19,947,988	\$18,012,261	\$16,447,201
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$1,873,724	\$2,112,618	\$1,471,112	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$153,379,365	\$153,272,878	\$151,827,471	\$149,638,327	\$148,083,637
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$161,238,828	\$159,611,012	\$161,538,447	\$159,378,560	\$160,034,542

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
NET INCOME BEFORE TAXES

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	\$1,039,616	\$924,471	\$1,040,659	(\$226,710)	\$68,700
Aetna Dental Inc.	Consolidated	\$1,114,026	\$1,717,207	\$9,146,663	\$14,351,551	\$18,431,949
	Texas	\$0	\$1,701,743	\$9,772,151	\$15,096,377	\$17,465,042
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$17,932,114	\$18,083,492	\$3,340,510	\$190,876	\$0
Alpha Dental Programs, Inc.	Consolidated	(\$11,175)	(\$29,824)	(\$560)	(\$521)	(\$10,632)
	Texas	\$0	\$0	(\$1,628)	(\$1,137)	(\$14,891)
Block Vision of Texas, Inc.	Consolidated	\$818,550	\$157,710	\$481,534	\$16,090	\$148,484
Cigna Dental Health of Texas, Inc.	Consolidated	\$13,439,029	\$14,310,713	\$13,858,412	\$12,074,439	\$10,115,132
Denticare, Inc	State Wide*	\$974,306	\$2,585,659	\$2,718,084	\$1,754,162	\$1,831,830
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	(\$21,169)	\$248,585	\$12,580	\$50,885	\$0
	Texas	(\$47,236)	\$185,399	\$12,580	\$50,885	\$0
Managed Dentalguard, Inc.	Dallas*	\$10,485	\$70,415	\$206,780	\$417,199	\$422,898
MNM-1997, Inc.	Consolidated	(\$197,542)	\$39,495	\$12,010	\$15,321	\$8,311
National Pacific Dental, Inc.	State Wide*	\$200,911	\$1,274,386	\$2,240,270	\$2,157,037	\$2,180,284
	Texas	\$200,911	\$1,274,386	\$2,240,270	\$2,157,037	\$2,137,234
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	(\$56,259)	\$0	\$0	\$0	\$0
	Dallas	(\$57,694)	\$0	\$0	\$0	\$0
	Houston	\$1,435	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$8,700)	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		(\$247,663)	\$1,350,318	(\$112,502)	(\$148,736)	\$490,874
Safeguard Health Plans, Inc.	State Wide*	(\$660,070)	\$426,088	\$30,179	\$96,950	\$46,692
United Concordia Dental Plans of Texas	Consolidated	\$14,037	\$75,871	\$71,669	(\$70,531)	(\$162,716)
United Dental Care of Texas, Inc.	State Wide*	\$446,123	(\$665,884)	\$5,082,212	\$3,154,007	\$2,697,282
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$45,394	\$81,216	\$54,555	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$33,703,095	\$40,601,092	\$38,807,475	\$34,576,229	\$35,254,872
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$34,832,013	\$40,649,918	\$38,183,055	\$33,832,019	\$36,269,088

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
AFTER TAX NET INCOME

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$979,616	\$566,889	\$655,659	(\$154,311)	\$44,689
Aetna Dental Inc.	Consolidated	\$724,117	\$1,116,185	\$5,956,846	\$9,290,558	\$12,047,221
	Texas	\$0	\$1,106,133	\$6,364,201	\$9,772,726	\$11,415,246
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$11,713,454	\$12,268,213	\$2,378,895	\$272,786	\$0
Alpha Dental Programs, Inc.	Consolidated	(\$11,175)	\$1,719	(\$560)	(\$521)	(\$10,632)
	Texas	\$0	\$0	(\$1,628)	(\$1,137)	(\$14,891)
Block Vision of Texas, Inc.	Consolidated	\$545,703	\$105,140	\$321,023	\$13,906	\$92,139
Cigna Dental Health of Texas, Inc.	Consolidated	\$8,735,370	\$9,293,544	\$9,011,104	\$7,881,534	\$6,742,941
Denticare, Inc	State Wide*	\$644,519	\$1,593,275	\$1,726,301	\$1,169,900	\$1,116,359
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	(\$21,169)	\$248,585	\$12,580	\$50,885	\$0
	Texas	(\$47,236)	\$185,399	\$12,580	\$50,885	\$0
Managed Dentalguard, Inc.	Dallas*	\$10,485	\$39,415	\$132,533	\$276,063	\$297,579
MNM-1997, Inc.	Consolidated	(\$197,542)	\$39,495	\$12,010	\$15,321	\$8,311
National Pacific Dental, Inc.	State Wide*	\$132,601	\$853,251	\$1,482,706	\$1,236,858	\$1,353,133
	Texas	\$132,601	\$853,251	\$1,482,706	\$1,236,858	\$1,310,083
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	(\$36,569)	\$0	\$0	\$0	\$0
	Dallas	(\$37,502)	\$0	\$0	\$0	\$0
	Houston	\$933	\$0	\$0	\$0	\$0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	(\$8,700)	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.		(\$201,413)	\$862,088	(\$51,155)	(\$99,841)	\$324,351
Safeguard Health Plans, Inc.	State Wide*	(\$660,070)	\$270,516	(\$13,203)	(\$6,574)	\$18,346
United Concordia Dental Plans of Texas	Consolidated	\$12,348	\$52,976	\$50,612	(\$77,090)	(\$121,484)
United Dental Care of Texas, Inc.	State Wide*	\$401,450	(\$660,149)	\$3,420,029	\$2,324,489	\$1,335,665
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$30,894	\$78,819	\$35,461	\$0	\$0
TOTAL FOR TEXAS SINGLE SERVICE		\$22,054,910	\$26,655,004	\$25,537,128	\$22,675,515	\$22,569,334
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$22,793,919	\$26,729,961	\$25,130,841	\$22,193,963	\$23,248,618

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
TOTAL ENDING ENROLLMENT

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECG Total Vision Health Plan of Texas, Inc.	Consolidated	485,811	627,057	767,025	656,655	624,085
Aetna Dental Inc.	Consolidated	26,268	91,190	607,080	597,436	589,532
	Texas	0	86,823	485,805	469,124	461,718
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	532,968	418,313	299	0	0
Alpha Dental Programs, Inc.	Consolidated	53,459	44,993	46,562	37,912	41,214
	Texas	0	0	46,158	37,367	39,734
Block Vision of Texas, Inc.	Consolidated	322,143	358,833	474,321	452,541	516,035
Cigna Dental Health of Texas, Inc.	Consolidated	317,783	346,959	328,963	306,537	274,695
Denticare, Inc	State Wide*	138,959	138,328	129,867	119,993	123,520
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	203,478	186,488	49,871	0	0
	Texas	145,265	137,735	49,871	0	0
Managed Dentalguard, Inc.	Dallas*	0	2,804	13,184	31,353	41,426
MNM-1997, Inc.	Consolidated	3,153	2,696	3,136	5,222	35,238
National Pacific Dental, Inc.	State Wide*	144,642	139,253	158,844	160,188	167,111
	Texas	0	139,253	158,844	160,188	162,854
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	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
Pearle Vision Managed Care - HMO of Texas, Inc.		346,319	749,332	511,056	234,809	320,070
Safeguard Health Plans, Inc.	State Wide*	173,672	126,121	102,179	99,663	107,251
United Concordia Dental Plans of Texas	Consolidated	4,434	3,224	3,777	3,463	3,799
United Dental Care of Texas, Inc.	State Wide*	265,903	274,083	242,379	207,309	183,785
VHP Dental, Inc.-Canceled 05/16/03	Austin*	30,749	27,269	0	0	0
TOTAL FOR TEXAS SINGLE SERVICE		2,767,159	3,438,830	3,316,864	2,784,224	2,894,210
TOTAL FOR SINGLE SERVICE (IND WIDE)		3,049,741	3,536,943	3,438,543	2,913,081	3,027,761

* Only operates in one service area

INCOME STATEMENT DATA
2004 ANNUAL INFORMATION
CUMULATIVE MEMBER MONTHS

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	5,328,179	6,404,856	8,070,000	8,955,310	7,291,943
Aetna Dental Inc.	Consolidated	330,111	771,304	5,221,482	7,183,248	7,071,300
	Texas	0	758,840	3,950,402	5,719,667	5,568,207
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	6,374,864	5,474,075	1,884,806	0	0
Alpha Dental Programs, Inc.	Consolidated	650,366	607,855	611,811	471,665	485,157
	Texas	0	0	608,054	466,940	470,261
Block Vision of Texas, Inc.	Consolidated	3,277,111	4,190,686	5,360,313	4,976,955	5,741,192
Cigna Dental Health of Texas, Inc.	Consolidated	3,710,672	4,107,772	4,057,371	3,808,112	3,374,055
Denticare, Inc	State Wide*	1,642,403	1,720,174	1,595,394	1,452,824	1,443,586
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	2,340,921	2,285,820	815,360	69,199	0
	Texas	1,635,711	1,645,836	815,360	69,199	0
Managed Dentalguard, Inc.	Dallas*	0	14,636	90,460	291,947	469,593
MNM-1997, Inc.	Consolidated	37,640	36,666	34,168	51,475	423,167
National Pacific Dental, Inc.	State Wide*	1,873,921	1,692,180	1,877,633	1,933,601	1,995,703
	Texas	0	1,692,180	1,877,633	1,933,601	1,982,782
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	66,017	0	0	0	0
	Dallas	25,726	0	0	0	0
	Houston	40,291	0	0	0	0
Orthopedic Healthcare of TX, Inc.-Canceled 08/22/01	Consolidated	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.		3,023,017	7,499,636	6,899,476	4,198,432	3,308,900
Safeguard Health Plans, Inc.	State Wide*	2,437,809	1,601,148	1,202,532	1,198,574	1,240,349
United Concordia Dental Plans of Texas	Consolidated	53,844	38,509	41,668	42,212	43,704
United Dental Care of Texas, Inc.	State Wide*	3,106,605	3,265,590	3,001,481	2,566,473	2,278,840
VHP Dental, Inc.-Canceled 05/16/03	Austin*	330,572	375,510	260,814	0	0
TOTAL FOR TEXAS SINGLE SERVICE		31,024,444	38,826,114	39,749,932	35,731,721	33,636,579
TOTAL FOR SINGLE SERVICE (IND WIDE)		34,584,052	40,086,417	41,024,769	37,200,027	35,167,489

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
COMMERCIAL PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$9.70	\$10.70	\$10.21	\$9.01	\$10.03
	Texas	\$0.00	\$10.72	\$11.20	\$9.75	\$10.46
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.66	\$9.71	\$5.30	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$7.93	\$9.26	\$9.09	\$10.09	\$10.14
	Texas	\$0.00	\$0.00	\$9.08	\$10.07	\$10.04
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$3.72
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.17	\$11.48	\$11.70	\$11.98	\$12.40
Denticare, Inc	State Wide*	\$6.96	\$7.22	\$7.44	\$7.76	\$8.16
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.22	\$1.27	\$1.54	\$3.27	\$0.00
	Texas	\$0.46	\$0.66	\$1.54	\$3.27	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$12.06	\$9.97	\$9.18	\$8.72
MNM-1997, Inc.	Consolidated	\$7.68	\$8.00	\$7.64	\$8.14	\$3.30
National Pacific Dental, Inc.	State Wide*	\$6.43	\$6.81	\$7.38	\$7.40	\$7.63
	Texas	\$0.00	\$6.81	\$7.38	\$7.40	\$7.63
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$1.66	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$3.71	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.35	\$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
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$5.86	\$6.76	\$7.17	\$7.17	\$7.23
United Concordia Dental Plans of Texas	Consolidated	\$9.62	\$10.55	\$10.77	\$10.45	\$13.11
United Dental Care of Texas, Inc.	State Wide*	\$8.01	\$7.83	\$8.34	\$8.25	\$8.40
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$3.75	\$3.20	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$8.77	\$8.61	\$8.93	\$9.40	\$9.59
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$8.40	\$8.85	\$8.82	\$9.14	\$9.50

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 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.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Dental Care of Texas, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 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.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Block Vision of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cigna Dental Health of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Denticare, Inc	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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
Pearle Vision Managed Care - HMO of Texas		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Concordia Dental Plans of Texas	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Dental Care of Texas, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

* Only operates in one service area

TOTAL REVENUE

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.04	\$1.13	\$1.34	\$1.27	\$1.09
Aetna Dental Inc.	Consolidated	\$10.07	\$10.70	\$10.21	\$9.01	\$10.03
	Texas	\$0.00	\$10.72	\$11.20	\$9.75	\$10.46
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$9.79	\$9.71	\$5.30	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$7.99	\$9.26	\$9.10	\$10.09	\$10.15
	Texas	\$0.00	\$0.00	\$9.09	\$10.07	\$10.06
Block Vision of Texas, Inc.	Consolidated	\$1.39	\$1.20	\$1.09	\$1.16	\$1.07
Cigna Dental Health of Texas, Inc.	Consolidated	\$11.25	\$11.48	\$11.70	\$11.98	\$12.40
Denticare, Inc	State Wide*	\$7.07	\$7.26	\$7.44	\$7.89	\$8.21
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.13	\$1.11	\$1.90	\$3.98	\$0.00
	Texas	\$1.33	\$1.16	\$1.90	\$3.98	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$12.06	\$9.97	\$9.18	\$8.72
MNM-1997, Inc.	Consolidated	\$8.83	\$9.38	\$7.78	\$8.34	\$3.33
National Pacific Dental, Inc.	State Wide*	\$6.45	\$6.81	\$7.38	\$7.40	\$7.97
	Texas	\$0.00	\$6.81	\$7.38	\$7.40	\$7.97
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$2.80	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$5.33	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$1.17	\$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
Pearle Vision Managed Care - HMO of Texas		\$1.48	\$0.94	\$0.39	\$0.34	\$0.78
Safeguard Health Plans, Inc.	State Wide*	\$5.89	\$6.79	\$7.16	\$7.27	\$7.21
United Concordia Dental Plans of Texas	Consolidated	\$9.86	\$10.55	\$10.77	\$10.45	\$13.11
United Dental Care of Texas, Inc.	State Wide*	\$8.09	\$8.04	\$8.34	\$8.25	\$8.40
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$5.81	\$5.84	\$5.85	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$6.03	\$4.99	\$4.80	\$5.16	\$5.45
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.67	\$5.00	\$4.87	\$5.19	\$5.58

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.75	\$0.87	\$1.03	\$1.08	\$0.86
Aetna Dental Inc.	Consolidated	\$5.43	\$8.02	\$7.16	\$5.46	\$5.98
	Texas	\$0.00	\$8.01	\$7.31	\$5.43	\$5.82
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$5.58	\$5.16	\$2.85	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$5.33	\$5.59	\$5.87	\$6.07	\$5.89
	Texas	\$0.00	\$0.00	\$5.86	\$6.06	\$5.84
Block Vision of Texas, Inc.	Consolidated	\$0.96	\$1.03	\$0.88	\$1.01	\$0.87
Cigna Dental Health of Texas, Inc.	Consolidated	\$5.99	\$6.45	\$6.73	\$7.01	\$7.55
Denticare, Inc	State Wide*	\$4.12	\$3.75	\$3.79	\$3.89	\$4.33
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.81	\$0.66	\$1.25	\$2.15	\$0.00
	Texas	\$0.97	\$0.67	\$1.25	\$2.15	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$9.62	\$6.65	\$6.33	\$6.24
MNM-1997, Inc.	Consolidated	\$3.31	\$4.01	\$3.83	\$4.22	\$1.47
National Pacific Dental, Inc.	State Wide*	\$5.18	\$4.69	\$4.79	\$4.95	\$5.82
	Texas	\$0.00	\$4.69	\$4.79	\$4.95	\$5.83
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$3.21	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$6.85	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.88	\$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
Pearle Vision Managed Care - HMO of Texas		\$1.27	\$0.62	\$0.30	\$0.26	\$0.54
Safeguard Health Plans, Inc.	State Wide*	\$3.38	\$3.71	\$4.26	\$3.98	\$4.10
United Concordia Dental Plans of Texas	Consolidated	\$9.21	\$8.76	\$8.96	\$9.47	\$12.13
United Dental Care of Texas, Inc.	State Wide*	\$4.45	\$4.51	\$4.73	\$4.65	\$4.69
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$4.81	\$4.84	\$4.79	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$3.59	\$2.93	\$2.97	\$3.10	\$3.31
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$3.38	\$2.94	\$3.08	\$3.20	\$3.45

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
TOTAL ADMINISTRATION EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.10	\$0.11	\$0.18	\$0.22	\$0.22
Aetna Dental Inc.	Consolidated	\$1.27	\$0.46	\$1.30	\$1.56	\$1.45
	Texas	\$0.00	\$0.46	\$1.42	\$1.68	\$1.51
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$1.39	\$1.25	\$0.68	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$2.69	\$3.72	\$3.23	\$4.02	\$4.29
	Texas	\$0.00	\$0.00	\$3.23	\$4.02	\$4.25
Block Vision of Texas, Inc.	Consolidated	\$0.17	\$0.13	\$0.12	\$0.15	\$0.18
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.64	\$1.54	\$1.56	\$1.80	\$1.85
Denticare, Inc	State Wide*	\$2.35	\$2.01	\$1.95	\$2.80	\$2.61
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$0.33	\$0.34	\$0.63	\$1.10	\$0.00
	Texas	\$0.39	\$0.37	\$0.63	\$1.10	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	(\$2.37)	\$1.03	\$1.42	\$1.58
MNM-1997, Inc.	Consolidated	\$10.77	\$4.29	\$3.61	\$3.82	\$1.83
National Pacific Dental, Inc.	State Wide*	\$1.17	\$1.36	\$1.40	\$1.34	\$1.05
	Texas	\$0.00	\$1.36	\$1.40	\$1.34	\$1.06
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$0.44	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$0.73	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.25	\$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
Pearle Vision Managed Care - HMO of Texas		\$0.29	\$0.14	\$0.10	\$0.12	\$0.10
Safeguard Health Plans, Inc.	State Wide*	\$2.79	\$2.81	\$2.87	\$3.21	\$3.08
United Concordia Dental Plans of Texas	Consolidated	\$0.39	(\$0.18)	\$0.08	\$2.65	\$4.70
United Dental Care of Texas, Inc.	State Wide*	\$3.50	\$3.73	\$1.92	\$2.37	\$2.52
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.86	\$0.79	\$0.85	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$1.35	\$1.01	\$0.85	\$1.09	\$1.09
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.28	\$1.04	\$0.85	\$1.09	\$1.10

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.84	\$0.98	\$1.22	\$1.30	\$1.08
Aetna Dental Inc.	Consolidated	\$6.69	\$8.48	\$8.46	\$7.01	\$7.42
	Texas	\$0.00	\$8.48	\$8.73	\$7.11	\$7.32
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$6.97	\$6.41	\$3.53	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	\$8.01	\$9.31	\$9.10	\$10.09	\$10.18
	Texas	\$0.00	\$0.00	\$9.09	\$10.07	\$10.09
Block Vision of Texas, Inc.	Consolidated	\$1.14	\$1.16	\$1.00	\$1.16	\$1.05
Cigna Dental Health of Texas, Inc.	Consolidated	\$7.63	\$7.99	\$8.29	\$8.81	\$9.40
Denticare, Inc	State Wide*	\$6.47	\$5.76	\$5.74	\$6.68	\$6.94
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	\$1.14	\$1.00	\$1.88	\$3.25	\$0.00
	Texas	\$1.36	\$1.04	\$1.88	\$3.25	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$7.25	\$7.68	\$7.75	\$7.82
MNM-1997, Inc.	Consolidated	\$14.08	\$8.30	\$7.43	\$8.04	\$3.31
National Pacific Dental, Inc.	State Wide*	\$6.34	\$6.06	\$6.19	\$6.29	\$6.87
	Texas	\$0.00	\$6.06	\$6.19	\$6.29	\$6.89
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	\$3.65	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	\$7.58	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$1.14	\$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
Pearle Vision Managed Care - HMO of Texas		\$1.56	\$0.76	\$0.40	\$0.38	\$0.64
Safeguard Health Plans, Inc.	State Wide*	\$6.16	\$6.52	\$7.13	\$7.19	\$7.17
United Concordia Dental Plans of Texas	Consolidated	\$9.60	\$8.58	\$9.05	\$12.12	\$16.83
United Dental Care of Texas, Inc.	State Wide*	\$7.95	\$8.24	\$6.65	\$7.02	\$7.22
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$5.67	\$5.63	\$5.64	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$4.94	\$3.95	\$3.82	\$4.19	\$4.40
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4.66	\$3.98	\$3.94	\$4.28	\$4.55

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
NET INCOME BEFORE TAXES**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.20	\$0.14	\$0.13	(\$0.03)	\$0.01
Aetna Dental Inc.	Consolidated	\$3.37	\$2.23	\$1.75	\$2.00	\$2.61
	Texas	\$0.00	\$2.24	\$2.47	\$2.64	\$3.14
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$2.81	\$3.30	\$1.77	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	(\$0.02)	(\$0.05)	(\$0.00)	(\$0.00)	(\$0.02)
	Texas	\$0.00	\$0.00	(\$0.00)	(\$0.00)	(\$0.03)
Block Vision of Texas, Inc.	Consolidated	\$0.25	\$0.04	\$0.09	\$0.00	\$0.03
Cigna Dental Health of Texas, Inc.	Consolidated	\$3.62	\$3.48	\$3.42	\$3.17	\$3.00
Denticare, Inc	State Wide*	\$0.59	\$1.50	\$1.70	\$1.21	\$1.27
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	(\$0.01)	\$0.11	\$0.02	\$0.74	\$0.00
	Texas	(\$0.03)	\$0.11	\$0.02	\$0.74	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$4.81	\$2.29	\$1.43	\$0.90
MNM-1997, Inc.	Consolidated	(\$5.25)	\$1.08	\$0.35	\$0.30	\$0.02
National Pacific Dental, Inc.	State Wide*	\$0.11	\$0.75	\$1.19	\$1.12	\$1.09
	Texas	\$0.00	\$0.75	\$1.19	\$1.12	\$1.08
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	(\$0.85)	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	(\$2.24)	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.04	\$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
Pearle Vision Managed Care - HMO of Texas		(\$0.08)	\$0.18	(\$0.02)	(\$0.04)	\$0.15
Safeguard Health Plans, Inc.	State Wide*	(\$0.27)	\$0.27	\$0.03	\$0.08	\$0.04
United Concordia Dental Plans of Texas	Consolidated	\$0.26	\$1.97	\$1.72	(\$1.67)	(\$3.72)
United Dental Care of Texas, Inc.	State Wide*	\$0.14	(\$0.20)	\$1.69	\$1.23	\$1.18
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.14	\$0.22	\$0.21	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$1.09	\$1.05	\$0.98	\$0.97	\$1.05
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.01	\$1.01	\$0.93	\$0.91	\$1.03

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
2004 ANNUAL INFORMATION
AFTER TAX NET INCOME**

SINGLE SERVICE HMOs	DIVISION	12/00 Year	12/01 Year	12/02 Year	12/03 Year	12/04 Year
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.18	\$0.09	\$0.08	(\$0.02)	\$0.01
Aetna Dental Inc.	Consolidated	\$2.19	\$1.45	\$1.14	\$1.29	\$1.70
	Texas	\$0.00	\$1.46	\$1.61	\$1.71	\$2.05
Aetna Dental Maintenance Org.-Canceled 10/15/03	Consolidated	\$1.84	\$2.24	\$1.26	\$0.00	\$0.00
Alpha Dental Programs, Inc.	Consolidated	(\$0.02)	\$0.00	(\$0.00)	(\$0.00)	(\$0.02)
	Texas	\$0.00	\$0.00	(\$0.00)	(\$0.00)	(\$0.03)
Block Vision of Texas, Inc.	Consolidated	\$0.17	\$0.03	\$0.06	\$0.00	\$0.02
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.35	\$2.26	\$2.22	\$2.07	\$2.00
Denticare, Inc	State Wide*	\$0.39	\$0.93	\$1.08	\$0.81	\$0.77
ECCA Managed Vision Care, Inc.-Canceled 10/15/03	Consolidated	(\$0.01)	\$0.11	\$0.02	\$0.74	\$0.00
	Texas	(\$0.03)	\$0.11	\$0.02	\$0.74	\$0.00
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$2.69	\$1.47	\$0.95	\$0.63
MNM-1997, Inc.	Consolidated	(\$5.25)	\$1.08	\$0.35	\$0.30	\$0.02
National Pacific Dental, Inc.	State Wide*	\$0.07	\$0.50	\$0.79	\$0.64	\$0.68
	Texas	\$0.00	\$0.50	\$0.79	\$0.64	\$0.66
NYLCARE Dental Plans of the Southwest, Inc.-Canceled	Consolidated	(\$0.55)	\$0.00	\$0.00	\$0.00	\$0.00
	Dallas	(\$1.46)	\$0.00	\$0.00	\$0.00	\$0.00
	Houston	\$0.02	\$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
Pearle Vision Managed Care - HMO of Texas		(\$0.07)	\$0.11	(\$0.01)	(\$0.02)	\$0.10
Safeguard Health Plans, Inc.	State Wide*	(\$0.27)	\$0.17	(\$0.01)	(\$0.01)	\$0.01
United Concordia Dental Plans of Texas	Consolidated	\$0.23	\$1.38	\$1.21	(\$1.83)	(\$2.78)
United Dental Care of Texas, Inc.	State Wide*	\$0.13	(\$0.20)	\$1.14	\$0.91	\$0.59
VHP Dental, Inc.-Canceled 05/16/03	Austin*	\$0.09	\$0.21	\$0.14	\$0.00	\$0.00
TOTAL FOR TEXAS SINGLE SERVICE		\$0.71	\$0.69	\$0.64	\$0.63	\$0.67
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.66	\$0.67	\$0.61	\$0.60	\$0.66

* Only operates in one service area