

PUBLIC

TEXAS DEPARTMENT OF INSURANCE
HEALTH MAINTENANCE ORGANIZATIONS
SINGLE SERVICE
FINANCIAL REPORT
FOURTH QUARTER 2005

**TEXAS DEPARTMENT OF INSURANCE
SINGLE SERVICE
FINANCIAL REPORT
FOURTH QUARTER 2005**

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**Source: HMO database S1205Q.xls
HMO Financial Statements**

Amounts may vary from those in statement.
Co. may have, or be required to file an amendment

Ty	TDI#	NAIC#	GRP	Company Name	Licensed	Division 1	Division 2	Division 3	Division 4	Division 5	Division 6	Division 7	Division 8
28-	94478	95302		AECC Total Vision Health Plan of T	01/08/96	Consolidated							
28-	05628	95910	0001	Aetna Dental Inc.	09/03/91	Consolidated	Texas						
28-	05288	95163		Alpha Dental Programs, Inc.	05/01/87	Consolidated	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-	05211	95161	0666	Denticare, Inc	06/03/88	State Wide*							
28-	95452	52556	0429	Managed Dentalguard, Inc.	03/24/00	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						
28-	94548	95522		Pearle Vision Managed Care - HMC	11/06/96	Consolidated							
28-	04927	95051		Safeguard Health Plans, Inc.	01/21/88	State Wide*							
28-	05263	95160		United Concordia Dental Plans of T	10/03/88	Consolidated							
28-	05857	95142		United Dental Care of Texas, Inc.	07/15/86	State Wide*							

*Only operates in one service area

FOURTH QUARTER 2005 HEALTH MAINTENANCE ORGANIZATION	QTR	CASH	SHORT-TERM INVESTMENT	PREMIUMS RECEIVABLE	CURRENT ADMITTED ASSETS	LONG-TERM INVESTMENT	TOTAL ADMITTED ASSETS	CLAIMS PAYABLE	TOTAL CURRENT LIABILITIES
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	1,922,561	0	0	2,194,298	0	2,194,298	671,622	781,621
Aetna Dental Inc.	Dec-05	20,000	26,507	1,819,484	10,434,165	0	15,496,536	4,355,328	4,752,521
Alpha Dental Programs, Inc.	Dec-05	552,470	0	171,707	980,642	0	1,231,642	66,987	305,396
Block Vision of Texas, Inc.	Dec-05	1,254,655	0	4,145	1,296,753	0	1,322,544	576,786	659,416
Cigna Dental Health of Texas, Inc.	Dec-05	(370,914)	3,831,983	1,430,805	5,215,651	0	7,317,067	1,130,431	2,100,975
Denticare, Inc	Dec-05	(37,666)	1,840,803	511,056	2,562,910	0	2,964,460	367,118	864,013
Managed Dentalguard, Inc.	Dec-05	1,238,774	0	120,469	1,450,525	0	2,530,100	94,233	276,766
MNM-1997, Inc.	Dec-05	319,699	353,718	2,374	677,204	0	756,881	87,654	204,304
National Pacific Dental, Inc.	Dec-05	3,568,059	0	758,990	4,327,597	150,000	4,581,604	335,527	1,139,051
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-05	2,345,501	176,806	0	2,598,694	0	2,631,680	55,000	773,820
Safeguard Health Plans, Inc.	Dec-05	1,657,809	4,229	279,226	2,344,732	0	2,440,116	340,718	1,038,856
United Concordia Dental Plans of Texas	Dec-05	286,238	170,000	3,141	463,413	0	568,296	40,283	59,378
United Dental Care of Texas, Inc.	Dec-05	3,533,254	85,983	623,636	4,258,482	0	6,421,363	958,871	1,801,164
TOTAL SINGLE SERVICE		16,290,440	6,490,029	5,725,033	38,805,066	150,000	50,456,587	9,080,558	14,757,281

FOURTH QUARTER 2005 HEALTH MAINTENANCE ORGANIZATION	QTR	TOTAL LIABILITIES	UNCOVERED LIABILITIES	NET WORTH	COMMERCIAL RISK PREMIUM	MEDICARE PREMIUM	MEDICAID PREMIUM	TOTAL REVENUE	OTHER PROFESSIONAL SERVICES	OUTSIDE REFERRAL
AECG Total Vision Health Plan of Texas, Inc.	Dec-05	1,222,559	0	971,739	0	0	0	2,553,561	1,621,962	0
Aetna Dental Inc.	Dec-05	4,752,521	397,193	10,744,015	18,935,100	0	0	18,935,100	10,541,076	0
Alpha Dental Programs, Inc.	Dec-05	305,396	67,407	926,246	1,109,522	0	0	1,116,424	649,072	24,011
Block Vision of Texas, Inc.	Dec-05	684,334	107,548	638,210	148,029	0	0	2,603,953	0	0
Cigna Dental Health of Texas, Inc.	Dec-05	2,100,975	970,544	5,216,093	10,032,938	0	0	10,032,938	5,524,940	225,889
Denticare, Inc	Dec-05	880,717	0	2,083,743	3,008,029	0	0	3,033,872	1,518,627	0
Managed Dentalguard, Inc.	Dec-05	305,481	182,533	2,224,619	1,351,093	0	0	1,351,093	0	2,200
MNM-1997, Inc.	Dec-05	204,304	18,176	552,577	410,146	0	0	414,299	0	0
National Pacific Dental, Inc.	Dec-05	1,241,194	0	3,340,410	4,116,212	0	0	4,116,212	2,689,162	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-05	773,820	30,132	1,857,860	0	0	0	694,371	154,991	0
Safeguard Health Plans, Inc.	Dec-05	1,038,856	0	1,401,260	2,697,873	0	0	2,681,630	1,321,718	0
United Concordia Dental Plans of Texas	Dec-05	62,930	19,625	505,366	166,420	0	0	166,420	0	0
United Dental Care of Texas, Inc.	Dec-05	1,801,164	842,293	4,620,199	4,187,686	0	0	4,207,688	0	0
TOTAL SINGLE SERVICE		15,374,251	2,635,451	35,082,337	46,163,048	0	0	51,907,561	24,021,548	252,100

FOURTH QUARTER 2005 HEALTH MAINTENANCE ORGANIZATION	QTR	HOSP/MEDICAL BENEFITS	TOTAL MED & HOSP	TOTAL ADMIN&OTHER	TOTAL EXPENSES	INCOME BEFORE TAX	INCOME AFTER TAX	NET INCR/ (DECR) CASH & EQUIV'T	PRIOR QUARTER ENROLLMENT	ENDING ENROLLMENT
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	209,637	1,831,599	425,738	2,257,337	296,224	179,562	296,711	716,664	629,630
Aetna Dental Inc.	Dec-05	0	10,541,077	3,161,246	13,702,323	5,232,777	3,379,835	3,453,309	576,798	576,929
Alpha Dental Programs, Inc.	Dec-05	0	673,083	285,957	959,040	157,384	157,384	(95,106)	37,817	38,138
Block Vision of Texas, Inc.	Dec-05	2,256,694	2,256,695	527,046	2,783,740	(179,786)	(121,410)	(237,739)	582,435	717,245
Cigna Dental Health of Texas, Inc.	Dec-05	0	5,750,829	1,355,907	7,106,736	2,926,202	1,871,136	(394,866)	260,473	258,910
Denticare, Inc	Dec-05	0	1,518,627	1,034,625	2,553,252	480,620	307,653	217,695	116,767	120,351
Managed Dentalguard, Inc.	Dec-05	908,790	911,026	247,373	1,158,399	192,695	124,852	136,509	50,578	54,105
MNM-1997, Inc.	Dec-05	172,873	172,872	235,259	408,131	6,169	3,644	11,685	40,921	42,017
National Pacific Dental, Inc.	Dec-05	0	2,689,162	525,783	3,214,945	901,265	534,550	1,569,237	172,901	174,645
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-05	0	284,640	113,948	398,588	295,782	180,183	390,017	309,284	309,421
Safeguard Health Plans, Inc.	Dec-05	0	1,434,915	1,097,251	2,532,166	149,464	95,183	1,475,989	112,446	114,948
United Concordia Dental Plans of Texas	Dec-05	153,280	153,280	39,482	192,762	(26,342)	(16,127)	27,926	4,188	4,219
United Dental Care of Texas, Inc.	Dec-05	2,197,154	2,197,154	1,367,846	3,565,000	642,688	399,248	(1,434,608)	170,389	166,011
TOTAL SINGLE SERVICE		5,898,428	30,414,959	10,417,461	40,832,419	11,075,142	7,095,693	5,416,759	3,151,661	3,206,569

FOURTH QUARTER 2005 HEALTH MAINTENANCE ORGANIZATION	QTR	MEM MONTHS CURRENT PERIOD	MEDICARE C. P. CUMUL MEMBER MOS	MEDICAID C. P. CUMUL MEMBER MOS	TOTAL PHY & NON-PHY ENCOUNTERS	TOTAL M-CARE PHY&NONPHY ENCOUNTERS	TOTAL M-AID PHY&NONPHY ENCOUNTERS	TOTAL HOSP PAT DAYS INCURRED	M-CARE HOSP PAT DAYS INCURRED
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	1,898,896	0	0	(30,546)	0	0	0	0
Aetna Dental Inc.	Dec-05	1,731,769	0	0	311,720	0	0	0	0
Alpha Dental Programs, Inc.	Dec-05	114,188	0	0	20,228	0	0	0	0
Block Vision of Texas, Inc.	Dec-05	2,155,925	0	0	6,143	0	0	0	0
Cigna Dental Health of Texas, Inc.	Dec-05	776,811	0	0	0	0	0	0	0
Denticare, Inc	Dec-05	358,911	0	0	0	0	0	0	0
Managed Dentalguard, Inc.	Dec-05	159,144	0	0	5,559	0	0	0	0
MNM-1997, Inc.	Dec-05	124,622	0	0	4,318	0	0	0	0
National Pacific Dental, Inc.	Dec-05	523,648	0	0	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-05	921,507	0	0	27,208	0	0	0	0
Safeguard Health Plans, Inc.	Dec-05	343,356	0	0	57,226	0	0	0	0
United Concordia Dental Plans of Texas	Dec-05	12,621	0	0	1,478	0	0	0	0
United Dental Care of Texas, Inc.	Dec-05	501,678	0	0	0	0	0	0	0
TOTAL SINGLE SERVICE		9,623,076	0	0	403,334	0	0	0	0

FOURTH QUARTER 2005 HEALTH MAINTENANCE ORGANIZATION	QTR	M-AID HOSP PAT DAYS INCURRED	CLAIMS PAYABLE UNREPORTED	CLAIMS PAYABLE REPORTED	NET CASH PROVIDED BY OPER. ACTIV.	CUMULATIVE MEM MONTHS YTD	MEDICARE MEM MONTHS YTD	MEDICAID MEM MONTHS YTD	TEXAS WRITTEN PREMIUM	TOTAL WRITTEN PREMIUM
AECC Total Vision Health Plan of Texas, Inc.	Dec-05	0	394,272	277,350	367,825	7,095,088	0	0	0	0
Aetna Dental Inc.	Dec-05	0	2,800,411	1,554,917	5,022,983	7,116,399	0	0	58,520,860	73,421,695
Alpha Dental Programs, Inc.	Dec-05	0	121,610	12,784	(95,106)	458,284	0	0	4,190,741	4,465,748
Block Vision of Texas, Inc.	Dec-05	0	576,786	0	(108,260)	6,934,858	0	0	326,214	326,214
Cigna Dental Health of Texas, Inc.	Dec-05	0	1,210,689	46,971	2,589,534	3,141,981	0	0	40,373,075	40,373,075
Denticare, Inc	Dec-05	0	0	367,118	441,578	1,428,005	0	0	12,006,116	12,006,116
Managed Dentalguard, Inc.	Dec-05	0	91,250	2,983	164,471	576,126	0	0	4,991,856	4,991,856
MNM-1997, Inc.	Dec-05	0	0	87,654	12,110	466,147	0	0	1,545,135	1,545,135
National Pacific Dental, Inc.	Dec-05	0	335,527	0	1,430,651	2,097,663	0	0	16,313,648	16,630,615
Pearle Vision Managed Care - HMO of Texas, Inc.	Dec-05	0	20,911	34,089	160,418	3,555,797	0	0	0	0
Safeguard Health Plans, Inc.	Dec-05	0	185,632	155,086	354,203	1,344,170	0	0	9,764,344	9,764,344
United Concordia Dental Plans of Texas	Dec-05	0	12,762	30,138	21,360	48,910	0	0	638,867	638,867
United Dental Care of Texas, Inc.	Dec-05	0	123,454	958,871	(3,120,133)	2,093,235	0	0	17,481,846	17,481,846
TOTAL SINGLE SERVICE		0	5,873,304	3,527,961	7,241,634	36,356,663	0	0	166,152,702	181,645,511

**Health Maintenance Organizations
Operations**

	AECC Total Vision Health Plan of Texas, Inc.	Aetna Dental Inc.	Aetna Dental Inc.	Alpha Dental Programs, Inc.	Alpha Dental Programs, Inc.	Block Vision of Texas, Inc.	Cigna Dental Health of Texas, Inc.	Denticare, Inc	Managed Dentalguard, Inc.
As of 12/31/05	Consolidated	Consolidated	Texas	Consolidated	Texas	Consolidated	Consolidated	State Wide*	Dallas*
Tot. Member Months (CP)	1,898,896	1,731,769	1,357,185	114,188	108,363	2,155,925	776,811	358,911	159,144
Tot. Member Months (YTD)	7,095,088	7,116,399	5,608,431	458,284	435,799	6,934,858	3,141,981	1,428,005	576,126
Dec 04/Tot. Member Months (YTD)	7,291,943	7,071,300	5,568,207	485,157	470,261	5,741,192	3,374,055	1,443,586	469,593
Medicare Months (CP)	0	0	0	0	0	0	0	0	0
Medicare Months (YTD)	0	0	0	0	0	0	0	0	0
Medicaid Months (CP)	0	0	0	0	0	0	0	0	0
Medicaid Months (YTD)	0	0	0	0	0	0	0	0	0
Enrollment									
Group	0	0	0	0	0	0	0	0	0
Medicare Risk	0	0	0	0	0	0	0	0	0
Medicare Cost	0	0	0	0	0	0	0	0	0
Medicaid Risk	0	0	0	0	0	0	0	0	0
Medicaid Cost	0	0	0	0	0	0	0	0	0
Individual	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
Total Membrs Dec 05	629,630	576,929	452,039	38,138	36,181	717,245	258,910	120,351	54,105
% Share in each market									
Total Members Dec 04	624,085	589,532	461,718	41,214	39,734	516,035	274,695	123,520	41,426
% Share in each market									
O/P encounters									
Tot Physician (P7 C1 L8)	0	0	0	0	0	1,510	0	0	21,716
Tot Non-Physician (P7 C1 L8)	0	1,280,953	1,009,518	27,686	25,640	36,307	0	0	0
Total	0	1,280,953	1,009,518	27,686	25,640	37,817	0	0	21,716
Current Period									
Patient Days (no medicare)	0	0	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0	0
Medicare Days/1000	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
Medicare Patient Days	0	0	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0	0	0
Comm. Prem (CP)	\$0	\$18,935,100	\$15,769,875	\$1,109,522	\$1,035,444	\$148,029	\$10,032,938	\$3,008,029	\$1,351,093
Comm. Prem (YTD)	\$0	\$73,367,395	\$58,520,860	\$4,465,748	\$4,190,742	\$326,214	\$40,373,075	\$12,006,116	\$4,991,856
Medicare XVIII (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Only operates in one service area

**Health Maintenance Organizations
Operations**

As of 12/31/05

	AECC Total Vision Health Plan of Texas, Inc.	Aetna Dental Inc.	Aetna Dental Inc.	Alpha Dental Programs, Inc.	Alpha Dental Programs, Inc.	Block Vision of Texas, Inc.	Cigna Dental Health of Texas, Inc.	Denticare, Inc	Managed Dentalguard, Inc.
	Consolidated	Consolidated	Texas	Consolidated	Texas	Consolidated	Consolidated	State Wide*	Dallas*
Publicly Supported (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Publicly Supported (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Premium (CP)	\$0	\$18,935,100	\$15,769,875	\$1,109,522	\$1,035,444	\$148,029	\$10,032,938	\$3,008,029	\$1,351,093
Total Premium (YTD)	\$0	\$73,367,395	\$58,520,860	\$4,465,748	\$4,190,742	\$326,214	\$40,373,075	\$12,006,116	\$4,991,856
2003 Premium PMPM	\$0.00	\$9.01	\$9.75	\$10.09	\$10.07	\$0.00	\$11.98	\$7.76	\$9.18
2004 Premium PMPM	\$0.00	\$10.03	\$10.46	\$10.14	\$10.04	\$0.01	\$12.40	\$8.16	\$8.72
2005 Premium PMPM	\$0.00	\$10.31	\$10.43	\$9.74	\$9.62	\$0.05	\$12.85	\$8.41	\$8.66
ACTUAL PMPM '05 YTD									
Commercial Premium	\$0.00	\$10.31	\$10.43	\$9.74	\$9.62	\$0.05	\$12.85	\$8.41	\$8.66
Medicare Premium	\$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
Total Premium	\$0.00	\$10.31	\$10.43	\$9.74	\$9.62	\$0.05	\$12.85	\$8.41	\$8.66
Other Revenue	\$0.00	\$0.00	\$0.00	\$0.03	\$0.01	\$0.00	\$0.00	\$0.04	\$0.00
TOTAL REVENUE	\$1.20	\$10.31	\$10.43	\$9.77	\$9.63	\$1.15	\$12.85	\$8.48	\$8.66
Other Professional Services	\$0.63	\$5.90	\$1.40	\$5.62	\$1.40	\$0.00	\$7.32	\$4.70	\$0.00
Hosp/Medical Benefits	\$0.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.90	\$0.00	\$0.00	\$6.05
Total Med & Hosp	\$0.96	\$5.90	\$5.57	\$5.85	\$5.77	\$0.90	\$7.63	\$4.70	\$6.06
Total Admin. & Other Exp	\$0.24	\$1.85	\$1.88	\$3.84	\$4.00	\$0.23	\$1.86	\$2.79	\$1.74
TOTAL EXPENSES	\$1.20	\$7.75	\$7.45	\$9.69	\$9.78	\$1.13	\$9.49	\$7.49	\$7.80
INCOME (loss)	\$0.01	\$1.69	\$1.97	\$0.10	(\$0.13)	\$0.01	\$2.21	\$0.66	\$0.67
INCOME (loss) Dec 04	\$0.01	\$1.70	\$2.05	(\$0.02)	(\$0.03)	\$0.02	\$2.00	\$0.77	\$0.63
M & H/Total Prens (%)	0.00%	57.20%	53.37%	60.01%	60.03%	1913.51%	59.35%	55.96%	69.95%
M & H/Total Expenses (%)	79.68%	76.08%	74.80%	60.37%	59.05%	79.59%	80.37%	62.79%	77.72%
Admin/Total Expenses (%)	20.32%	23.92%	25.20%	39.63%	40.95%	20.41%	19.63%	37.21%	22.28%
ACTUAL REV/EXP '05 YTD									
Other Revenue	\$0	\$0	\$0	\$11,760	\$4,917	\$0	\$0	\$60,670	\$0
TOTAL REVENUE	\$8,536,239	\$73,367,395	\$58,520,860	\$4,477,508	\$4,195,659	\$7,978,080	\$40,373,075	\$12,109,146	\$4,991,856
Other Professional Services	\$4,504,389	\$41,969,668	\$7,830,288	\$2,575,069	\$609,669	\$0	\$23,005,336	\$6,718,083	\$0
Hosp/Medical Benefits	\$2,272,186	\$0	\$0	\$0	\$0	\$6,242,128	\$0	\$0	\$3,483,258
Total Med & Hosp	\$6,776,575	\$41,969,668	\$31,235,014	\$2,679,756	\$2,515,635	\$6,242,128	\$23,961,160	\$6,718,083	\$3,492,011
Total Admin. & Other Exp	\$1,728,358	\$13,193,481	\$10,523,664	\$1,758,907	\$1,744,432	\$1,600,631	\$5,851,723	\$3,981,993	\$1,000,790
TOTAL EXPENSES	\$8,504,933	\$55,163,149	\$41,758,678	\$4,438,663	\$4,260,067	\$7,842,759	\$29,812,883	\$10,700,076	\$4,492,801
INCOME (loss)	\$35,756	\$12,053,785	\$11,069,403	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$383,804
INCOME (loss) Dec 04	\$44,689	\$12,047,221	\$11,415,246	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$297,579
ACTUAL INCOME/LOSS									
Before Tax Net Inc (CP)	\$296,224	\$5,232,777	\$5,299,739	\$157,384	\$127,480	(\$179,787)	\$2,926,202	\$480,620	\$192,694
After Tax Net Inc (CP)	\$179,562	\$3,379,835	\$3,425,199	\$157,384	\$127,480	(\$121,411)	\$1,871,136	\$307,653	\$124,852
Before Tax Net Inc (Annual)	\$54,176	\$18,573,782	\$17,056,939	\$45,700	(\$57,553)	\$157,450	\$10,695,767	\$1,454,500	\$570,085
After Tax Net Inc (Annual)	\$35,756	\$12,053,785	\$11,069,403	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$383,804
Before Tax Net Inc (Annual)	\$54,176	\$18,573,782	\$17,056,939	\$45,700	(\$57,553)	\$157,450	\$10,695,767	\$1,454,500	\$570,085
After Tax Net Inc (Annual)	\$35,756	\$12,053,785	\$11,069,403	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$383,804
Before Tax Net Inc (2005)	\$54,176	\$18,573,783	\$17,056,939	\$45,700	(\$57,553)	\$157,450	\$10,695,767	\$1,454,500	\$570,086
After Tax Net Inc (2005)	\$35,756	\$12,053,786	\$11,069,403	\$45,700	(\$57,553)	\$97,285	\$6,955,404	\$946,720	\$383,804
Before Tax Net Inc (2004)	\$68,700	\$18,431,949	\$17,465,042	(\$10,632)	(\$14,891)	\$148,484	\$10,115,132	\$1,831,830	\$422,898
After Tax Net Inc (2004)	\$44,689	\$12,047,221	\$11,415,246	(\$10,632)	(\$14,891)	\$92,139	\$6,742,941	\$1,116,359	\$297,579
Before Tax Net Inc (2003)	(\$226,709)	\$14,351,551	\$15,096,377	(\$521)	(\$1,137)	\$16,090	\$12,074,439	\$1,754,162	\$417,199
After Tax Net Inc (2003)	(\$154,310)	\$9,290,558	\$9,772,726	(\$521)	(\$1,137)	\$13,906	\$7,881,534	\$1,169,900	\$276,063

* Only operates in one service area

**Health Maintenance Organizations
Operations**

	MNM-1997, Inc.	National Pacific Dental, Inc.	National Pacific Dental, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.
As of 12/31/05	Consolidated	State Wide*	Texas	Consolidated	State Wide*	Consolidated	State Wide*
Tot. Member Months (CP)	124,622	523,648	512,727	921,507	343,356	12,621	501,678
Tot. Member Months (YTD)	466,147	2,097,663	2,052,089	3,555,797	1,344,170	48,910	2,093,235
Dec 04/Tot. Member Months (YTD)	423,167	1,995,703	1,982,782	3,308,900	1,240,349	43,704	2,278,840
Medicare Months (CP)	0	0	0	0	0	0	0
Medicare Months (YTD)	0	0	0	0	0	0	0
Medicaid Months (CP)	0	0	0	0	0	0	0
Medicaid Months (YTD)	0	0	0	0	0	0	0
Enrollment							
Group	0	0	0	0	0	0	0
Medicare Risk	0	0	0	0	0	0	0
Medicare Cost	0	0	0	0	0	0	0
Medicaid Risk	0	0	0	0	0	0	0
Medicaid Cost	0	0	0	0	0	0	0
Individual	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total Membrs Dec 05	42,017	174,645	170,999	309,421	114,948	4,219	166,011
% Share in each market							
Total Members Dec 04	35,238	167,111	162,854	320,070	107,251	3,799	183,785
% Share in each market							
O/P encounters							
Tot Physician (P7 C1 L8)	5,696	0	0	34,242	0	6,163	0
Tot Non-Physician (P7 C1 L8)	0	0	0	0	224,028	0	0
Total	5,696	0	0	34,242	224,028	6,163	0
Current Period							
Patient Days (no medicare)	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0
Year to Date							
Patient Days (no medicare)	0	0	0	0	0	0	0
Medicare Patient Days	0	0	0	0	0	0	0
Total Patient Days	0	0	0	0	0	0	0
Days/1000 (No medicare)	0	0	0	0	0	0	0
Medicare Days/1000	0	0	0	0	0	0	0
Comm. Prem (CP)	\$410,146	\$4,116,212	\$4,036,903	\$0	\$2,697,873	\$166,420	\$4,187,686
Comm. Prem (YTD)	\$1,545,135	\$16,630,615	\$16,313,648	\$0	\$9,764,344	\$638,867	\$17,481,846
Medicare XVIII (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicare XVIII (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Medicaid XIX (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Point of Serv Rider Cov (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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**Health Maintenance Organizations
Operations**

	MNM-1997, Inc.	National Pacific Dental, Inc.	National Pacific Dental, Inc.	Pearle Vision Managed Care - HMO of Texas, Inc.	Safeguard Health Plans, Inc.	United Concordia Dental Plans of Texas	United Dental Care of Texas, Inc.
As of 12/31/05	Consolidated	State Wide*	Texas	Consolidated	State Wide*	Consolidated	State Wide*
Publicly Supported (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Publicly Supported (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (CP)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Children's Health Ins Plan (YTD)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Premium (CP)	\$410,146	\$4,116,212	\$4,036,903	\$0	\$2,697,873	\$166,420	\$4,187,686
Total Premium (YTD)	\$1,545,135	\$16,630,615	\$16,313,648	\$0	\$9,764,344	\$638,867	\$17,481,846
2003 Premium PMPM	\$8.14	\$7.40	\$7.40	\$0.00	\$7.17	\$10.45	\$8.25
2004 Premium PMPM	\$3.30	\$7.63	\$7.63	\$0.00	\$7.25	\$13.11	\$8.40
2005 Premium PMPM	\$3.31	\$7.93	\$7.95	\$0.00	\$7.26	\$13.06	\$8.35
ACTUAL PMPM '05 YTD							
Commercial Premium	\$3.31	\$7.93	\$7.95	\$0.00	\$7.26	\$13.06	\$8.35
Medicare Premium	\$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
Total Premium	\$3.31	\$7.93	\$7.95	\$0.00	\$7.26	\$13.06	\$8.35
Other Revenue	\$0.04	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00
TOTAL REVENUE	\$3.35	\$7.93	\$7.95	\$0.79	\$7.28	\$13.06	\$8.36
Other Professional Services	\$0.00	\$5.31	\$1.28	\$0.21	\$3.82	\$0.00	\$0.00
Hosp/Medical Benefits	\$1.46	\$0.00	\$0.00	\$0.00	\$0.00	\$12.23	\$4.62
Total Med & Hosp	\$1.46	\$5.31	\$5.32	\$0.42	\$4.15	\$12.23	\$4.62
Total Admin. & Other Exp	\$1.84	\$1.03	\$1.03	\$0.14	\$2.93	\$3.41	\$2.48
TOTAL EXPENSES	\$3.30	\$6.33	\$6.35	\$0.56	\$7.07	\$15.64	\$7.10
INCOME (loss)	\$0.04	\$1.03	\$1.03	\$0.15	\$0.13	(\$1.57)	\$0.88
INCOME (loss) Dec 04	\$0.02	\$0.68	\$0.66	\$0.10	\$0.05	(\$2.78)	\$0.59
M & H/Total Prens (%)	44.15%	66.94%	66.94%	0.00%	57.07%	93.62%	55.28%
M & H/Total Expenses (%)	44.30%	83.79%	83.78%	75.55%	58.61%	78.21%	65.05%
Admin/Total Expenses (%)	55.70%	16.21%	16.22%	24.45%	41.39%	21.79%	34.95%
ACTUAL REV/EXP '05 YTD							
Other Revenue	\$16,573	\$0	\$0	\$51,125	\$0	\$0	\$0
TOTAL REVENUE	\$1,561,708	\$16,630,615	\$16,313,648	\$2,826,537	\$9,782,000	\$638,867	\$17,503,878
Other Professional Services	\$0	\$11,130,481	\$2,625,391	\$754,857	\$5,133,279	\$0	\$0
Hosp/Medical Benefits	\$682,193	\$0	\$0	\$0	\$0	\$598,105	\$9,663,278
Total Med & Hosp	\$682,193	\$11,132,096	\$10,920,507	\$1,492,373	\$5,572,559	\$598,105	\$9,663,278
Total Admin. & Other Exp	\$857,680	\$2,154,354	\$2,114,006	\$482,997	\$3,935,077	\$166,624	\$5,192,553
TOTAL EXPENSES	\$1,539,873	\$13,286,450	\$13,034,513	\$1,975,370	\$9,507,636	\$764,729	\$14,855,831
INCOME (loss)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128
INCOME (loss) Dec 04	\$8,311	\$1,353,133	\$1,310,083	\$316,737	\$61,158	(\$121,484)	\$1,335,665
ACTUAL INCOME/LOSS							
Before Tax Net Inc (CP)	\$6,168	\$901,267	\$894,461	\$295,783	\$149,464	(\$26,342)	\$642,688
After Tax Net Inc (CP)	\$3,643	\$534,552	\$532,303	\$180,184	\$95,183	(\$16,127)	\$399,248
Before Tax Net Inc (Annual)	\$32,401	\$3,350,289	\$3,285,065	\$874,677	\$289,123	(\$121,676)	\$2,830,029
After Tax Net Inc (Annual)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128
Before Tax Net Inc (Annual)	\$32,401	\$3,350,289	\$3,285,065	\$874,677	\$289,123	(\$121,676)	\$2,830,029
After Tax Net Inc (Annual)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128
Before Tax Net Inc (2005)	\$32,401	\$3,350,289	\$3,285,065	\$874,677	\$289,123	(\$121,676)	\$2,830,029
After Tax Net Inc (2005)	\$20,889	\$2,150,684	\$2,109,879	\$540,723	\$172,457	(\$76,749)	\$1,847,128
Before Tax Net Inc (2004)	\$8,311	\$2,180,284	\$2,137,234	\$490,874	\$111,864	(\$162,716)	\$2,697,282
After Tax Net Inc (2004)	\$8,311	\$1,353,133	\$1,310,083	\$316,737	\$61,158	(\$121,484)	\$1,335,665
Before Tax Net Inc (2003)	\$15,321	\$2,157,037	\$2,157,037	(\$148,736)	\$96,950	(\$70,531)	\$3,154,007
After Tax Net Inc (2003)	\$15,321	\$1,236,858	\$1,236,858	(\$99,841)	(\$6,574)	(\$77,090)	\$2,324,489

* Only operates in one service area

**BALANCE SHEET DATA
FOURTH QUARTER 2005
TOTAL ADMITTED ASSETS**

SINGLE SERVICE HMOs	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	\$1,690,701	\$1,647,026	\$1,632,499	\$1,870,303	\$2,194,298
Aetna Dental Inc.	\$17,642,866	\$23,630,760	\$20,588,760	\$24,178,700	\$15,496,536
Alpha Dental Programs, Inc.	\$1,274,900	\$1,224,078	\$1,181,996	\$1,108,696	\$1,231,642
Block Vision of Texas, Inc.	\$1,304,504	\$1,430,336	\$1,530,360	\$1,620,936	\$1,322,544
Cigna Dental Health of Texas, Inc.	\$5,874,131	\$6,955,473	\$8,662,578	\$6,399,125	\$7,317,067
Denticare, Inc	\$3,025,727	\$3,129,372	\$3,709,685	\$2,606,520	\$2,964,460
Managed Dentalguard, Inc.	\$2,392,373	\$2,250,637	\$2,355,848	\$2,414,445	\$2,530,100
MNM-1997, Inc.	\$704,622	\$727,220	\$722,528	\$749,441	\$756,881
National Pacific Dental, Inc.	\$3,671,821	\$4,127,540	\$4,077,968	\$3,548,126	\$4,581,604
Pearle Vision Managed Care - HMO of Texas, Inc.	\$1,550,125	\$1,600,480	\$1,883,738	\$2,238,517	\$2,631,680
Safeguard Health Plans, Inc.	\$2,139,123	\$3,239,243	\$2,706,306	\$1,475,865	\$2,440,116
United Concordia Dental Plans of Texas	\$600,627	\$595,438	\$575,256	\$571,427	\$568,296
United Dental Care of Texas, Inc.	\$8,422,089	\$8,622,683	\$5,620,396	\$6,140,608	\$6,421,363
TOTAL SINGLE SERVICE	\$50,293,609	\$59,180,286	\$55,247,918	\$54,922,709	\$50,456,587

**BALANCE SHEET DATA
FOURTH QUARTER 2005
TOTAL LIABILITIES**

SINGLE SERVICE HMOs	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	\$772,143	\$809,918	\$779,830	\$1,095,131	\$1,222,559
Aetna Dental Inc.	\$7,547,431	\$12,388,236	\$6,556,927	\$13,624,070	\$4,752,521
Alpha Dental Programs, Inc.	\$394,355	\$329,176	\$352,909	\$339,834	\$305,396
Block Vision of Texas, Inc.	\$645,788	\$728,907	\$700,246	\$736,976	\$684,334
Cigna Dental Health of Texas, Inc.	\$1,943,196	\$1,650,180	\$2,040,637	\$1,591,019	\$2,100,975
Dentcare, Inc	\$838,634	\$798,753	\$1,100,158	\$815,908	\$880,717
Managed Dentalguard, Inc.	\$550,363	\$314,500	\$352,015	\$314,678	\$305,481
MNM-1997, Inc.	\$172,934	\$194,545	\$187,950	\$200,508	\$204,304
National Pacific Dental, Inc.	\$720,601	\$705,137	\$724,071	\$687,560	\$1,241,194
Pearle Vision Managed Care - HMO of Texas, Inc.	\$303,762	\$183,962	\$364,507	\$631,614	\$773,820
Safeguard Health Plans, Inc.	\$1,104,235	\$1,720,928	\$1,390,770	\$873,271	\$1,038,856
United Concordia Dental Plans of Texas	\$68,012	\$53,229	\$63,501	\$72,349	\$62,930
United Dental Care of Texas, Inc.	\$2,730,202	\$2,328,520	\$1,953,998	\$1,956,802	\$1,801,164
TOTAL SINGLE SERVICE	\$17,791,656	\$22,205,991	\$16,567,519	\$22,939,720	\$15,374,251

**BALANCE SHEET DATA
FOURTH QUARTER 2005**

TOTAL UNCOVERED LIABILITIES

SINGLE SERVICE HMOs	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	\$2,189,760	\$8,228,193	\$2,098,384	\$8,948,244	\$397,193
Alpha Dental Programs, Inc.	\$45,600	\$20,284	\$52,488	\$61,890	\$67,407
Block Vision of Texas, Inc.	\$0	\$137,275	\$159,824	\$156,996	\$107,548
Cigna Dental Health of Texas, Inc.	\$370,542	\$495,278	\$816,921	\$444,652	\$970,544
Denticare, Inc	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	\$177,317	\$243,726	\$262,752	\$201,648	\$182,533
MNM-1997, Inc.	\$11,138	\$19,077	\$9,958	\$13,485	\$18,176
National Pacific Dental, Inc.	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Texas, Inc.	\$0	\$8,064	\$13,100	\$118,125	\$30,132
Safeguard Health Plans, Inc.	\$0	\$0	\$0	\$0	\$0
United Concordia Dental Plans of Texas	\$26,045	\$11,324	\$14,281	\$34,114	\$19,625
United Dental Care of Texas, Inc.	\$1,114,279	\$868,979	\$773,102	\$846,827	\$842,293
TOTAL SINGLE SERVICE	\$3,934,681	\$10,032,200	\$4,200,810	\$10,825,981	\$2,635,451

**BALANCE SHEET DATA
FOURTH QUARTER 2005
TOTAL NET WORTH**

SINGLE SERVICE HMOs	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	\$918,559	\$837,108	\$852,669	\$775,172	\$971,739
Aetna Dental Inc.	\$10,095,435	\$11,242,524	\$14,031,833	\$10,554,630	\$10,744,015
Alpha Dental Programs, Inc.	\$880,545	\$894,898	\$829,087	\$768,862	\$926,246
Block Vision of Texas, Inc.	\$658,716	\$701,429	\$830,114	\$883,961	\$638,210
Cigna Dental Health of Texas, Inc.	\$3,930,935	\$5,305,293	\$6,621,941	\$4,808,106	\$5,216,093
Dentcare, Inc	\$2,187,093	\$2,330,619	\$2,609,527	\$1,790,612	\$2,083,743
Managed Dentalguard, Inc.	\$1,842,010	\$1,936,137	\$2,003,833	\$2,099,767	\$2,224,619
MNM-1997, Inc.	\$531,688	\$532,675	\$534,578	\$548,933	\$552,577
National Pacific Dental, Inc.	\$2,951,220	\$3,422,403	\$3,353,897	\$2,860,566	\$3,340,410
Pearle Vision Managed Care - HMO of Texas, Inc.	\$1,246,363	\$1,416,518	\$1,519,231	\$1,606,903	\$1,857,860
Safeguard Health Plans, Inc.	\$1,034,888	\$1,518,315	\$1,315,536	\$602,594	\$1,401,260
United Concordia Dental Plans of Texas	\$532,615	\$542,209	\$511,755	\$499,078	\$505,366
United Dental Care of Texas, Inc.	\$5,691,887	\$6,294,163	\$3,666,398	\$4,183,806	\$4,620,199
TOTAL SINGLE SERVICE	\$32,501,954	\$36,974,291	\$38,680,399	\$31,982,990	\$35,082,337

**BALANCE SHEET DATA
FOURTH QUARTER 2005
ENDING ENROLLMENT**

SINGLE SERVICE HMOs	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	624,085	557,750	558,271	716,664	629,630
Aetna Dental Inc.	589,532	587,935	583,092	576,798	576,929
Alpha Dental Programs, Inc.	41,214	38,318	38,385	37,817	38,138
Block Vision of Texas, Inc.	516,035	513,908	525,567	582,435	717,245
Cigna Dental Health of Texas, Inc.	274,695	263,554	261,574	260,473	258,910
Denticare, Inc	123,520	119,457	118,203	116,767	120,351
Managed Dentalguard, Inc.	41,426	44,023	46,678	50,578	54,105
MNM-1997, Inc.	35,238	35,907	39,796	40,921	42,017
National Pacific Dental, Inc.	167,111	173,929	176,681	172,901	174,645
Pearle Vision Managed Care - HMO of Texas, Inc.	320,070	278,844	299,828	309,284	309,421
Safeguard Health Plans, Inc.	107,251	113,331	110,980	112,446	114,948
United Concordia Dental Plans of Texas	3,799	3,947	4,048	4,188	4,219
United Dental Care of Texas, Inc.	183,785	178,600	177,109	170,389	166,011
TOTAL SINGLE SERVICE	3,027,761	2,909,503	2,940,212	3,151,661	3,206,569

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
COMMERCIAL RISK PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$17,554,635	\$18,887,945	\$17,636,261	\$17,908,089	\$18,935,100
	Texas	\$14,083,302	\$14,746,513	\$14,326,006	\$13,678,467	\$15,769,875
Alpha Dental Programs, Inc.	Consolidated	\$1,216,985	\$1,140,902	\$1,111,178	\$1,104,146	\$1,109,522
	Texas	\$1,161,735	\$1,075,530	\$1,040,912	\$1,038,856	\$1,035,444
Block Vision of Texas, Inc.	Consolidated	\$33,493	\$53,122	\$53,297	\$71,766	\$148,029
Cigna Dental Health of Texas, Inc.	Consolidated	\$10,359,358	\$10,084,726	\$10,158,102	\$10,097,309	\$10,032,938
Denticare, Inc	State Wide*	\$3,038,317	\$3,015,175	\$3,007,929	\$2,974,983	\$3,008,029
Managed Dentalguard, Inc.	Dallas*	\$1,087,007	\$1,152,372	\$1,222,489	\$1,265,902	\$1,351,093
MNM-1997, Inc.	Consolidated	\$357,621	\$359,770	\$374,379	\$400,840	\$410,146
National Pacific Dental, Inc.	State Wide*	\$3,836,078	\$4,090,900	\$4,198,606	\$4,224,897	\$4,116,212
	Texas	\$3,741,140	\$4,013,766	\$4,114,700	\$4,148,279	\$4,036,903
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$2,178,457	\$2,621,552	\$2,086,698	\$2,358,221	\$2,697,873
United Concordia Dental Plans of Texas	Consolidated	\$149,333	\$154,469	\$157,352	\$160,626	\$166,420
United Dental Care of Texas, Inc.	State Wide*	\$4,537,080	\$4,529,720	\$4,476,409	\$4,288,031	\$4,187,686
TOTAL FOR TEXAS SINGLE SERVICE		\$40,726,843	\$41,806,715	\$41,018,273	\$40,483,280	\$42,844,436
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$44,348,364	\$46,090,653	\$44,482,700	\$44,854,810	\$46,163,048

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$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
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$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
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
POINT OF SERVICE RIDER COV. PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$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
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
PUBLICLY SUPPORTED HEALTH CARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$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
TOTAL FOR TEXAS SINGLE SERVICE		\$0	\$0	\$0	\$0	\$0
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0	\$0	\$0	\$0	\$0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$17,554,635	\$18,887,945	\$17,636,261	\$17,908,089	\$18,935,100
	Texas	\$14,083,302	\$14,746,513	\$14,326,006	\$13,678,467	\$15,769,875
Alpha Dental Programs, Inc.	Consolidated	\$1,216,985	\$1,140,902	\$1,111,178	\$1,104,146	\$1,109,522
	Texas	\$1,161,735	\$1,075,530	\$1,040,912	\$1,038,856	\$1,035,444
Block Vision of Texas, Inc.	Consolidated	\$33,493	\$53,122	\$53,297	\$71,766	\$148,029
Cigna Dental Health of Texas, Inc.	Consolidated	\$10,359,358	\$10,084,726	\$10,158,102	\$10,097,309	\$10,032,938
Denticare, Inc	State Wide*	\$3,038,317	\$3,015,175	\$3,007,929	\$2,974,983	\$3,008,029
Managed Dentalguard, Inc.	Dallas*	\$1,087,007	\$1,152,372	\$1,222,489	\$1,265,902	\$1,351,093
MNM-1997, Inc.	Consolidated	\$357,621	\$359,770	\$374,379	\$400,840	\$410,146
National Pacific Dental, Inc.	State Wide*	\$3,836,078	\$4,090,900	\$4,198,606	\$4,224,897	\$4,116,212
	Texas	\$3,741,140	\$4,013,766	\$4,114,700	\$4,148,279	\$4,036,903
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$0	\$0	\$0	\$0	\$0
Safeguard Health Plans, Inc.	State Wide*	\$2,178,457	\$2,621,552	\$2,086,698	\$2,358,221	\$2,697,873
United Concordia Dental Plans of Texas	Consolidated	\$149,333	\$154,469	\$157,352	\$160,626	\$166,420
United Dental Care of Texas, Inc.	State Wide*	\$4,537,080	\$4,529,720	\$4,476,409	\$4,288,031	\$4,187,686
TOTAL FOR TEXAS SINGLE SERVICE		\$40,726,843	\$41,806,715	\$41,018,273	\$40,483,280	\$42,844,436
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$44,348,364	\$46,090,653	\$44,482,700	\$44,854,810	\$46,163,048

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL NON-RISK REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$0	\$0	\$0	\$0	\$0
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$13,572	\$44,153	(\$4,713)	\$3,561	\$8,124
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
TOTAL FOR TEXAS SINGLE SERVICE		\$13,572	\$44,153	(\$4,713)	\$3,561	\$8,124
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$13,572	\$44,153	(\$4,713)	\$3,561	\$8,124

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
RISK REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$1,985,053	\$1,888,645	\$1,910,723	\$2,183,310	\$2,553,561
Aetna Dental Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
	Texas	\$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	\$1,658,736	\$1,718,663	\$1,719,123	\$1,758,156	\$2,455,924
Cigna Dental Health of Texas, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
Denticare, Inc	State Wide*	\$0	\$0	\$0	\$0	\$0
Managed Dentalguard, Inc.	Dallas*	\$0	\$0	\$0	\$0	\$0
MNM-1997, Inc.	Consolidated	\$0	\$0	\$0	\$0	\$0
National Pacific Dental, Inc.	State Wide*	\$0	\$0	\$0	\$0	\$0
	Texas	\$0	\$0	\$0	\$0	\$0
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$738,889	\$809,812	\$614,910	\$664,443	\$686,247
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
TOTAL FOR TEXAS SINGLE SERVICE		\$4,382,678	\$4,417,120	\$4,244,756	\$4,605,909	\$5,695,732
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4,382,678	\$4,417,120	\$4,244,756	\$4,605,909	\$5,695,732

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AEEC Total Vision Health Plan of Texas,	Consolidated	\$1,985,053	\$1,888,645	\$1,910,723	\$2,183,310	\$2,553,561
Aetna Dental Inc.	Consolidated	\$17,554,635	\$18,887,945	\$17,636,261	\$17,908,089	\$18,935,100
	Texas	\$14,083,302	\$14,746,513	\$14,326,006	\$13,678,467	\$15,769,875
Alpha Dental Programs, Inc.	Consolidated	\$1,216,215	\$1,146,863	\$1,108,676	\$1,105,545	\$1,116,424
	Texas	\$1,160,965	\$1,079,544	\$1,038,282	\$1,037,485	\$1,040,348
Block Vision of Texas, Inc.	Consolidated	\$1,692,229	\$1,771,785	\$1,772,420	\$1,829,922	\$2,603,953
Cigna Dental Health of Texas, Inc.	Consolidated	\$10,359,358	\$10,084,726	\$10,158,102	\$10,097,309	\$10,032,938
Denticare, Inc	State Wide*	\$3,086,538	\$3,032,780	\$3,042,104	\$3,000,390	\$3,033,872
Managed Dentalguard, Inc.	Dallas*	\$1,087,608	\$1,152,372	\$1,222,489	\$1,265,902	\$1,351,093
MNM-1997, Inc.	Consolidated	\$361,265	\$364,252	\$378,480	\$404,676	\$414,299
National Pacific Dental, Inc.	State Wide*	\$3,979,266	\$4,090,900	\$4,198,606	\$4,224,897	\$4,116,212
	Texas	\$3,884,328	\$4,013,766	\$4,114,700	\$4,148,279	\$4,036,903
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$752,461	\$853,965	\$610,197	\$668,004	\$694,371
Safeguard Health Plans, Inc.	State Wide*	\$2,188,619	\$2,630,779	\$2,095,495	\$2,374,096	\$2,681,630
United Concordia Dental Plans of Texas	Consolidated	\$149,333	\$154,469	\$157,352	\$160,626	\$166,420
United Dental Care of Texas, Inc.	State Wide*	\$4,544,039	\$4,523,389	\$4,477,273	\$4,295,528	\$4,207,688
TOTAL FOR TEXAS SINGLE SERVICE		\$45,335,098	\$46,296,985	\$45,303,623	\$45,143,994	\$48,586,951
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$48,956,619	\$50,582,870	\$48,768,178	\$49,518,294	\$51,907,561

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AEEC Total Vision Health Plan of Texas,	Consolidated	\$1,626,793	\$1,607,722	\$1,497,795	\$1,839,459	\$1,831,599
Aetna Dental Inc.	Consolidated	\$11,631,701	\$9,205,242	\$10,718,666	\$11,504,683	\$10,541,077
	Texas	\$8,834,876	\$6,991,816	\$7,964,500	\$8,448,410	\$7,830,288
Alpha Dental Programs, Inc.	Consolidated	\$751,589	\$644,239	\$685,744	\$676,690	\$673,083
	Texas	\$721,767	\$604,650	\$645,254	\$635,377	\$630,354
Block Vision of Texas, Inc.	Consolidated	\$1,221,584	\$1,395,896	\$1,133,903	\$1,455,635	\$2,256,695
Cigna Dental Health of Texas, Inc.	Consolidated	\$6,377,219	\$6,003,014	\$6,088,371	\$6,118,946	\$5,750,829
Denticare, Inc	State Wide*	\$1,729,945	\$1,818,036	\$1,724,397	\$1,657,023	\$1,518,627
Managed Dentalguard, Inc.	Dallas*	\$770,726	\$778,856	\$858,560	\$943,569	\$911,026
MNM-1997, Inc.	Consolidated	\$163,729	\$164,808	\$168,592	\$175,920	\$172,872
National Pacific Dental, Inc.	State Wide*	\$2,664,572	\$2,778,057	\$2,779,535	\$2,885,343	\$2,689,162
	Texas	\$2,609,673	\$2,733,417	\$2,728,263	\$2,832,511	\$2,626,316
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$420,845	\$491,880	\$355,654	\$360,199	\$284,640
Safeguard Health Plans, Inc.	State Wide*	\$1,230,248	\$1,244,813	\$1,511,839	\$1,380,992	\$1,434,915
United Concordia Dental Plans of Texas	Consolidated	\$142,453	\$147,876	\$162,081	\$134,868	\$153,280
United Dental Care of Texas, Inc.	State Wide*	\$2,663,807	\$2,446,283	\$2,586,143	\$2,433,698	\$2,197,154
TOTAL FOR TEXAS SINGLE SERVICE		\$28,513,665	\$26,429,067	\$27,425,352	\$28,416,607	\$27,598,595
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$31,395,211	\$28,726,722	\$30,271,280	\$31,567,025	\$30,414,959

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL ADMINISTRATION & OTHER EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$326,375	\$415,632	\$385,844	\$493,016	\$433,866
Aetna Dental Inc.	Consolidated	\$2,303,192	\$2,662,765	\$2,962,355	\$4,371,468	\$3,196,893
	Texas	\$1,844,482	\$2,078,919	\$2,398,560	\$3,373,816	\$2,672,369
Alpha Dental Programs, Inc.	Consolidated	\$477,621	\$489,933	\$490,329	\$490,703	\$287,942
	Texas	\$457,497	\$486,993	\$485,442	\$487,498	\$284,499
Block Vision of Texas, Inc.	Consolidated	\$274,446	\$320,621	\$396,085	\$350,600	\$533,325
Cigna Dental Health of Texas, Inc.	Consolidated	\$1,502,217	\$1,556,858	\$1,447,896	\$1,447,577	\$1,399,392
Denticare, Inc	State Wide*	\$1,048,434	\$952,733	\$1,022,027	\$955,844	\$1,051,389
Managed Dentalguard, Inc.	Dallas*	\$179,672	\$247,767	\$282,254	\$198,470	\$272,300
MNM-1997, Inc.	Consolidated	\$199,232	\$198,656	\$206,763	\$213,680	\$238,581
National Pacific Dental, Inc.	State Wide*	\$628,447	\$529,466	\$555,823	\$541,817	\$527,248
	Texas	\$631,458	\$519,980	\$544,260	\$532,175	\$517,591
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$80,712	\$123,819	\$62,539	\$172,496	\$124,141
Safeguard Health Plans, Inc.	State Wide*	\$928,409	\$1,050,773	\$867,503	\$916,338	\$1,100,463
United Concordia Dental Plans of Texas	Consolidated	\$37,311	\$38,906	\$39,656	\$46,549	\$41,513
United Dental Care of Texas, Inc.	State Wide*	\$1,323,482	\$1,215,008	\$1,407,198	\$1,199,526	\$1,370,821
TOTAL FOR TEXAS SINGLE SERVICE		\$8,833,727	\$9,206,665	\$9,546,027	\$10,387,585	\$10,040,250
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$9,309,550	\$9,802,937	\$10,126,272	\$11,398,084	\$10,577,874

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$1,953,168	\$2,023,354	\$1,883,639	\$2,332,475	\$2,265,465
Aetna Dental Inc.	Consolidated	\$13,934,893	\$11,868,007	\$13,681,021	\$15,876,151	\$13,737,970
	Texas	\$10,679,358	\$9,070,735	\$10,363,060	\$11,822,226	\$10,502,657
Alpha Dental Programs, Inc.	Consolidated	\$1,229,210	\$1,134,172	\$1,176,073	\$1,167,393	\$961,025
	Texas	\$1,179,264	\$1,091,643	\$1,130,696	\$1,122,875	\$914,853
Block Vision of Texas, Inc.	Consolidated	\$1,496,030	\$1,716,517	\$1,529,988	\$1,806,235	\$2,790,019
Cigna Dental Health of Texas, Inc.	Consolidated	\$7,879,436	\$7,559,872	\$7,536,267	\$7,566,523	\$7,150,221
Denticare, Inc	State Wide*	\$2,778,379	\$2,770,769	\$2,746,424	\$2,612,867	\$2,570,016
Managed Dentalguard, Inc.	Dallas*	\$950,398	\$1,026,623	\$1,140,814	\$1,142,039	\$1,183,326
MNM-1997, Inc.	Consolidated	\$362,961	\$363,464	\$375,355	\$389,600	\$411,453
National Pacific Dental, Inc.	State Wide*	\$3,293,019	\$3,307,523	\$3,335,358	\$3,427,160	\$3,216,410
	Texas	\$3,241,131	\$3,253,397	\$3,272,523	\$3,364,686	\$3,143,907
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$501,557	\$615,699	\$418,193	\$532,695	\$408,781
Safeguard Health Plans, Inc.	State Wide*	\$2,158,657	\$2,295,586	\$2,379,342	\$2,297,330	\$2,535,378
United Concordia Dental Plans of Texas	Consolidated	\$179,764	\$186,782	\$201,737	\$181,417	\$194,793
United Dental Care of Texas, Inc.	State Wide*	\$3,987,289	\$3,661,291	\$3,993,341	\$3,633,224	\$3,567,975
TOTAL FOR TEXAS SINGLE SERVICE		\$37,347,392	\$35,635,732	\$36,971,379	\$38,804,192	\$37,638,844
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$40,704,761	\$38,529,659	\$40,397,552	\$42,965,109	\$40,992,832

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
NET INCOME BEFORE TAXES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$33,597	(\$132,426)	\$33,704	(\$143,326)	\$296,224
Aetna Dental Inc.	Consolidated	\$3,722,673	\$7,112,923	\$4,071,361	\$2,156,721	\$5,232,777
	Texas	\$3,487,357	\$5,748,374	\$4,056,794	\$1,952,033	\$5,299,739
Alpha Dental Programs, Inc.	Consolidated	(\$10,591)	\$14,354	(\$65,812)	(\$60,226)	\$157,384
	Texas	(\$15,895)	(\$10,436)	(\$90,829)	(\$83,768)	\$127,480
Block Vision of Texas, Inc.	Consolidated	\$199,319	\$58,993	\$244,956	\$33,289	(\$179,787)
Cigna Dental Health of Texas, Inc.	Consolidated	\$2,506,998	\$2,544,416	\$2,652,738	\$2,572,411	\$2,926,202
Denticare, Inc	State Wide*	\$308,897	\$262,653	\$302,506	\$408,721	\$480,620
Managed Dentalguard, Inc.	Dallas*	\$152,559	\$141,100	\$97,044	\$139,246	\$192,694
MNM-1997, Inc.	Consolidated	\$45	\$2,888	\$5,314	\$18,031	\$6,168
National Pacific Dental, Inc.	State Wide*	\$687,193	\$784,691	\$865,019	\$799,313	\$901,267
	Texas	\$644,143	\$761,683	\$843,948	\$784,973	\$894,461
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$254,301	\$242,587	\$197,367	\$138,941	\$295,783
Safeguard Health Plans, Inc.	State Wide*	\$34,292	\$340,218	(\$280,380)	\$79,821	\$149,464
United Concordia Dental Plans of Texas	Consolidated	(\$82,496)	(\$30,952)	(\$45,207)	(\$19,175)	(\$26,342)
United Dental Care of Texas, Inc.	State Wide*	\$615,852	\$932,381	\$564,898	\$690,062	\$642,688
TOTAL FOR TEXAS SINGLE SERVICE		\$8,138,969	\$10,861,479	\$8,582,853	\$6,571,259	\$11,105,394
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$8,422,639	\$12,273,826	\$8,643,508	\$6,813,829	\$11,075,142

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
NET INCOME AFTER TAXES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$22,174	(\$84,086)	\$19,779	(\$79,499)	\$179,562
Aetna Dental Inc.	Consolidated	\$2,413,512	\$4,620,673	\$2,649,661	\$1,403,616	\$3,379,835
	Texas	\$2,260,729	\$3,734,239	\$2,639,602	\$1,270,364	\$3,425,199
Alpha Dental Programs, Inc.	Consolidated	(\$10,591)	\$14,354	(\$65,812)	(\$60,226)	\$157,384
	Texas	(\$15,895)	(\$10,436)	(\$90,829)	(\$83,768)	\$127,480
Block Vision of Texas, Inc.	Consolidated	\$142,974	\$38,049	\$163,942	\$16,706	(\$121,411)
Cigna Dental Health of Texas, Inc.	Consolidated	\$1,728,860	\$1,639,897	\$1,731,420	\$1,712,951	\$1,871,136
Denticare, Inc	State Wide*	\$180,393	\$136,115	\$207,583	\$295,369	\$307,653
Managed Dentalguard, Inc.	Dallas*	\$121,859	\$94,840	\$67,695	\$96,416	\$124,852
MNM-1997, Inc.	Consolidated	\$45	\$2,888	\$2	\$14,356	\$3,643
National Pacific Dental, Inc.	State Wide*	\$369,309	\$517,626	\$570,922	\$527,585	\$534,552
	Texas	\$326,259	\$502,441	\$557,081	\$518,054	\$532,303
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$165,848	\$162,541	\$110,327	\$87,672	\$180,184
Safeguard Health Plans, Inc.	State Wide*	(\$16,414)	\$219,178	(\$190,565)	\$48,661	\$95,183
United Concordia Dental Plans of Texas	Consolidated	(\$71,667)	(\$19,366)	(\$29,301)	(\$11,955)	(\$16,127)
United Dental Care of Texas, Inc.	State Wide*	(\$82,614)	\$608,434	\$346,084	\$493,361	\$399,248
TOTAL FOR TEXAS SINGLE SERVICE		\$4,762,551	\$7,024,734	\$5,532,820	\$4,378,688	\$7,108,905
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4,963,688	\$7,951,143	\$5,581,737	\$4,545,013	\$7,095,694

* Only operates in one service area

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
YTD NET INCOME AFTER TAXES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	\$44,689	(\$84,086)	(\$64,307)	(\$143,806)	\$35,756
Aetna Dental Inc.	Consolidated	\$12,047,221	\$4,620,673	\$7,270,334	\$8,673,950	\$12,053,785
	Texas	\$11,415,246	\$3,734,239	\$6,373,840	\$7,644,204	\$11,069,403
Alpha Dental Programs, Inc.	Consolidated	(\$10,632)	\$14,354	(\$51,458)	(\$111,684)	\$45,700
	Texas	(\$14,891)	(\$10,436)	(\$101,265)	(\$185,033)	(\$57,553)
Block Vision of Texas, Inc.	Consolidated	\$92,139	\$38,049	\$201,990	\$218,696	\$97,285
Cigna Dental Health of Texas, Inc.	Consolidated	\$6,742,941	\$1,639,897	\$3,371,317	\$5,084,268	\$6,955,404
Denticare, Inc	State Wide*	\$1,116,359	\$136,115	\$343,698	\$639,067	\$946,720
Managed Dentalguard, Inc.	Dallas*	\$297,579	\$94,840	\$162,536	\$258,952	\$383,804
MNM-1997, Inc.	Consolidated	\$8,311	\$2,888	\$2,890	\$17,245	\$20,889
National Pacific Dental, Inc.	State Wide*	\$1,353,133	\$517,626	\$1,088,549	\$1,616,134	\$2,150,684
	Texas	\$1,310,083	\$502,441	\$1,059,522	\$1,577,576	\$2,109,879
Pearle Vision Managed Care - HMO of Tex	Consolidated	\$316,737	\$162,541	\$272,868	\$360,540	\$540,723
Safeguard Health Plans, Inc.	State Wide*	\$61,158	\$219,178	\$28,613	\$77,274	\$172,457
United Concordia Dental Plans of Texas	Consolidated	(\$121,484)	(\$19,366)	(\$48,667)	(\$60,622)	(\$76,749)
United Dental Care of Texas, Inc.	State Wide*	\$1,335,665	\$608,434	\$954,518	\$1,447,879	\$1,847,128
TOTAL FOR TEXAS SINGLE SERVICE		\$22,604,532	\$7,024,734	\$12,557,553	\$16,936,240	\$24,045,146
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$23,283,816	\$7,951,143	\$13,532,881	\$18,077,893	\$25,173,586

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
TOTAL ENDING ENROLLMENT**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	624,085	557,750	558,271	716,664	629,630
Aetna Dental Inc.	Consolidated	589,532	587,935	583,092	576,798	576,929
	Texas	461,718	460,873	457,307	452,251	452,039
Alpha Dental Programs, Inc.	Consolidated	41,214	38,318	38,385	37,817	38,138
	Texas	39,734	36,593	36,424	35,966	36,181
Block Vision of Texas, Inc.	Consolidated	516,035	513,908	525,567	582,435	717,245
Cigna Dental Health of Texas, Inc.	Consolidated	274,695	263,554	261,574	260,473	258,910
Denticare, Inc	State Wide*	123,520	119,457	118,203	116,767	120,351
Managed Dentalguard, Inc.	Dallas*	41,426	44,023	46,678	50,578	54,105
MNM-1997, Inc.	Consolidated	35,238	35,907	39,796	40,921	42,017
National Pacific Dental, Inc.	State Wide*	167,111	173,929	176,681	172,901	174,645
	Texas	162,854	169,858	173,009	169,362	170,999
Pearle Vision Managed Care - HMO of Tex	Consolidated	320,070	278,844	299,828	309,284	309,421
Safeguard Health Plans, Inc.	State Wide*	107,251	113,331	110,980	112,446	114,948
United Concordia Dental Plans of Texas	Consolidated	3,799	3,947	4,048	4,188	4,219
United Dental Care of Texas, Inc.	State Wide*	183,785	178,600	177,109	170,389	166,011
TOTAL FOR TEXAS SINGLE SERVICE		2,894,210	2,776,645	2,808,794	3,021,724	3,076,076
TOTAL FOR SINGLE SERVICE (IND WIDE)		3,027,761	2,909,503	2,940,212	3,151,661	3,206,569

* Only operates in one service area

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
CUMULATIVE MEMBER MONTHS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	1,859,864	1,683,515	1,673,707	1,838,970	1,898,896
Aetna Dental Inc.	Consolidated	1,766,856	1,889,279	1,753,340	1,742,011	1,731,769
	Texas	1,387,074	1,508,530	1,375,027	1,367,689	1,357,185
Alpha Dental Programs, Inc.	Consolidated	122,644	113,506	115,788	114,802	114,188
	Texas	118,367	108,511	109,793	109,132	108,363
Block Vision of Texas, Inc.	Consolidated	1,515,933	1,550,554	1,561,685	1,666,694	2,155,925
Cigna Dental Health of Texas, Inc.	Consolidated	828,573	796,518	787,813	780,839	776,811
Denticare, Inc	State Wide*	368,870	361,448	356,053	351,593	358,911
Managed Dentalguard, Inc.	Dallas*	122,821	131,744	138,294	146,944	159,144
MNM-1997, Inc.	Consolidated	106,411	107,509	111,984	122,032	124,622
National Pacific Dental, Inc.	State Wide*	502,397	519,717	532,731	521,567	523,648
	Texas	489,476	507,334	521,074	510,954	512,727
Pearle Vision Managed Care - HMO of Tex	Consolidated	949,141	837,517	868,272	928,501	921,507
Safeguard Health Plans, Inc.	State Wide*	308,689	339,783	329,581	331,450	343,356
United Concordia Dental Plans of Texas	Consolidated	11,381	11,758	12,047	12,484	12,621
United Dental Care of Texas, Inc.	State Wide*	550,532	540,488	532,944	518,125	501,678
TOTAL FOR TEXAS SINGLE SERVICE		8,617,132	8,485,209	8,378,274	8,685,407	9,231,746
TOTAL FOR SINGLE SERVICE (IND WIDE)		9,014,112	8,883,336	8,774,239	9,076,012	9,623,076

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
YTD CUMULATIVE MEMBER MONTHS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas,	Consolidated	7,291,943	1,683,515	3,357,222	5,196,192	7,095,088
Aetna Dental Inc.	Consolidated	7,071,300	1,889,279	3,642,619	5,384,630	7,116,399
	Texas	5,568,207	1,508,530	2,883,557	4,251,246	5,608,431
Alpha Dental Programs, Inc.	Consolidated	485,157	113,506	229,294	344,096	458,284
	Texas	470,261	108,511	218,304	327,436	435,799
Block Vision of Texas, Inc.	Consolidated	5,741,192	1,550,554	3,112,239	4,778,933	6,934,858
Cigna Dental Health of Texas, Inc.	Consolidated	3,374,055	796,518	1,584,331	2,365,170	3,141,981
Denticare, Inc	State Wide*	1,443,586	361,448	717,501	1,069,094	1,428,005
Managed Dentalguard, Inc.	Dallas*	469,593	131,744	270,038	416,982	576,126
MNM-1997, Inc.	Consolidated	423,167	107,509	219,493	341,525	466,147
National Pacific Dental, Inc.	State Wide*	1,995,703	519,717	1,052,448	1,574,015	2,097,663
	Texas	1,982,782	507,334	1,028,408	1,539,362	2,052,089
Pearle Vision Managed Care - HMO of Tex	Consolidated	3,308,900	837,517	1,705,789	2,634,290	3,555,797
Safeguard Health Plans, Inc.	State Wide*	1,240,349	339,783	669,364	1,000,814	1,344,170
United Concordia Dental Plans of Texas	Consolidated	43,704	11,758	23,805	36,289	48,910
United Dental Care of Texas, Inc.	State Wide*	2,278,840	540,488	1,073,432	1,591,557	2,093,235
TOTAL FOR TEXAS SINGLE SERVICE		33,636,579	8,485,209	16,863,483	25,548,890	34,780,636
TOTAL FOR SINGLE SERVICE (IND WIDE)		35,167,489	8,883,336	17,657,575	26,733,587	36,356,663

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICARE ENDING ENROLLMENT**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICARE CUM. MEMBER MONTHS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICARE CUM. MEMBER MONTHS - YTD**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICAID ENDING ENROLLMENT**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICAID CUM. MEMBER MONTHS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**INCOME STATEMENT DATA
FOURTH QUARTER 2005
MEDICAID CUM. MEMBER MONTHS - YTD**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	0	0	0	0	0
MNM-1997, Inc.	Consolidated	0	0	0	0	0
National Pacific Dental, Inc.	State Wide*	0	0	0	0	0
	Texas	0	0	0	0	0
Pearle Vision Managed Care - HMO of Texas	Consolidated	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
TOTAL FOR TEXAS SINGLE SERVICE		0	0	0	0	0
TOTAL FOR SINGLE SERVICE (IND WIDE)		0	0	0	0	0

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
COMMERCIAL RISK PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aetna Dental Inc.	Consolidated	\$9.94	\$10.00	\$10.06	\$10.28	\$10.93
	Texas	\$10.15	\$9.78	\$10.42	\$10.00	\$11.62
Alpha Dental Programs, Inc.	Consolidated	\$9.92	\$10.05	\$9.60	\$9.62	\$9.72
	Texas	\$9.81	\$9.91	\$9.48	\$9.52	\$9.56
Block Vision of Texas, Inc.	Consolidated	\$3.72	\$3.91	\$3.67	\$4.19	\$4.30
Cigna Dental Health of Texas, Inc.	Consolidated	\$12.50	\$12.66	\$12.89	\$12.93	\$12.92
Denticare, Inc	State Wide*	\$8.24	\$8.34	\$8.45	\$8.46	\$8.38
Managed Dentalguard, Inc.	Dallas*	\$8.85	\$8.75	\$8.84	\$8.61	\$8.49
MNM-1997, Inc.	Consolidated	\$3.36	\$3.35	\$3.34	\$3.28	\$3.29
National Pacific Dental, Inc.	State Wide*	\$7.64	\$7.87	\$7.88	\$8.10	\$7.86
	Texas	\$7.64	\$7.91	\$7.90	\$8.12	\$7.87
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Safeguard Health Plans, Inc.	State Wide*	\$7.06	\$7.72	\$6.33	\$7.11	\$7.86
United Concordia Dental Plans of Texas	Consolidated	\$13.12	\$13.14	\$13.06	\$12.87	\$13.19
United Dental Care of Texas, Inc.	State Wide*	\$8.24	\$8.38	\$8.40	\$8.28	\$8.35
TOTAL FOR TEXAS SINGLE SERVICE		\$9.47	\$9.44	\$9.56	\$9.48	\$9.99
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$9.44	\$9.55	\$9.49	\$9.63	\$9.86

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
MEDICARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$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
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)
FOURTH QUARTER 2005
MEDICAID PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$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
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)
FOURTH QUARTER 2005
POINT OF SERVICE RIDER COV. PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$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
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)
FOURTH QUARTER 2005
PUBLICLY SUPPORTED HEALTH CARE PREMIUMS**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
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
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
Managed Dentalguard, Inc.	Dallas*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MNM-1997, Inc.	Consolidated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
National Pacific Dental, Inc.	State Wide*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Texas	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$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
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)
FOURTH QUARTER 2005
TOTAL REVENUE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.07	\$1.12	\$1.14	\$1.19	\$1.34
Aetna Dental Inc.	Consolidated	\$9.94	\$10.00	\$10.06	\$10.28	\$10.93
	Texas	\$10.15	\$9.78	\$10.42	\$10.00	\$11.62
Alpha Dental Programs, Inc.	Consolidated	\$9.92	\$10.10	\$9.58	\$9.63	\$9.78
	Texas	\$9.81	\$9.95	\$9.46	\$9.51	\$9.60
Block Vision of Texas, Inc.	Consolidated	\$1.12	\$1.14	\$1.13	\$1.10	\$1.21
Cigna Dental Health of Texas, Inc.	Consolidated	\$12.50	\$12.66	\$12.89	\$12.93	\$12.92
Denticare, Inc	State Wide*	\$8.37	\$8.39	\$8.54	\$8.53	\$8.45
Managed Dentalguard, Inc.	Dallas*	\$8.86	\$8.75	\$8.84	\$8.61	\$8.49
MNM-1997, Inc.	Consolidated	\$3.39	\$3.39	\$3.38	\$3.32	\$3.32
National Pacific Dental, Inc.	State Wide*	\$7.92	\$7.87	\$7.88	\$8.10	\$7.86
	Texas	\$7.94	\$7.91	\$7.90	\$8.12	\$7.87
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.79	\$1.02	\$0.70	\$0.72	\$0.75
Safeguard Health Plans, Inc.	State Wide*	\$7.09	\$7.74	\$6.36	\$7.16	\$7.81
United Concordia Dental Plans of Texas	Consolidated	\$13.12	\$13.14	\$13.06	\$12.87	\$13.19
United Dental Care of Texas, Inc.	State Wide*	\$8.25	\$8.37	\$8.40	\$8.29	\$8.39
TOTAL FOR TEXAS SINGLE SERVICE		\$5.26	\$5.46	\$5.41	\$5.20	\$5.26
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$5.43	\$5.69	\$5.56	\$5.46	\$5.39

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
TOTAL MEDICAL & HOSPITAL EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.87	\$0.95	\$0.89	\$1.00	\$0.96
Aetna Dental Inc.	Consolidated	\$6.58	\$4.87	\$6.11	\$6.60	\$6.09
	Texas	\$6.37	\$4.63	\$5.79	\$6.18	\$5.77
Alpha Dental Programs, Inc.	Consolidated	\$6.13	\$5.68	\$5.92	\$5.89	\$5.89
	Texas	\$6.10	\$5.57	\$5.88	\$5.82	\$5.82
Block Vision of Texas, Inc.	Consolidated	\$0.81	\$0.90	\$0.73	\$0.87	\$1.05
Cigna Dental Health of Texas, Inc.	Consolidated	\$7.70	\$7.54	\$7.73	\$7.84	\$7.40
Denticare, Inc	State Wide*	\$4.69	\$5.03	\$4.84	\$4.71	\$4.23
Managed Dentalguard, Inc.	Dallas*	\$6.28	\$5.91	\$6.21	\$6.42	\$5.72
MNM-1997, Inc.	Consolidated	\$1.54	\$1.53	\$1.51	\$1.44	\$1.39
National Pacific Dental, Inc.	State Wide*	\$5.30	\$5.35	\$5.22	\$5.53	\$5.14
	Texas	\$5.33	\$5.39	\$5.24	\$5.54	\$5.12
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.44	\$0.59	\$0.41	\$0.39	\$0.31
Safeguard Health Plans, Inc.	State Wide*	\$3.99	\$3.66	\$4.59	\$4.17	\$4.18
United Concordia Dental Plans of Texas	Consolidated	\$12.52	\$12.58	\$13.45	\$10.80	\$12.14
United Dental Care of Texas, Inc.	State Wide*	\$4.84	\$4.53	\$4.85	\$4.70	\$4.38
TOTAL FOR TEXAS SINGLE SERVICE		\$3.31	\$3.11	\$3.27	\$3.27	\$2.99
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$3.48	\$3.23	\$3.45	\$3.48	\$3.16

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
TOTAL ADMINISTRATION & OTHER EXPENSE**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.18	\$0.25	\$0.23	\$0.27	\$0.23
Aetna Dental Inc.	Consolidated	\$1.30	\$1.41	\$1.69	\$2.51	\$1.85
	Texas	\$1.33	\$1.38	\$1.74	\$2.47	\$1.97
Alpha Dental Programs, Inc.	Consolidated	\$3.89	\$4.32	\$4.23	\$4.27	\$2.52
	Texas	\$3.87	\$4.49	\$4.42	\$4.47	\$2.63
Block Vision of Texas, Inc.	Consolidated	\$0.18	\$0.21	\$0.25	\$0.21	\$0.25
Cigna Dental Health of Texas, Inc.	Consolidated	\$1.81	\$1.95	\$1.84	\$1.85	\$1.80
Denticare, Inc	State Wide*	\$2.84	\$2.64	\$2.87	\$2.72	\$2.93
Managed Dentalguard, Inc.	Dallas*	\$1.46	\$1.88	\$2.04	\$1.35	\$1.71
MNM-1997, Inc.	Consolidated	\$1.87	\$1.85	\$1.85	\$1.75	\$1.91
National Pacific Dental, Inc.	State Wide*	\$1.25	\$1.02	\$1.04	\$1.04	\$1.01
	Texas	\$1.29	\$1.02	\$1.04	\$1.04	\$1.01
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.09	\$0.15	\$0.07	\$0.19	\$0.13
Safeguard Health Plans, Inc.	State Wide*	\$3.01	\$3.09	\$2.63	\$2.76	\$3.21
United Concordia Dental Plans of Texas	Consolidated	\$3.28	\$3.31	\$3.29	\$3.73	\$3.29
United Dental Care of Texas, Inc.	State Wide*	\$2.40	\$2.25	\$2.64	\$2.32	\$2.73
TOTAL FOR TEXAS SINGLE SERVICE		\$1.03	\$1.09	\$1.14	\$1.20	\$1.09
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$1.03	\$1.10	\$1.15	\$1.26	\$1.10

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
TOTAL EXPENSES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$1.05	\$1.20	\$1.13	\$1.27	\$1.19
Aetna Dental Inc.	Consolidated	\$7.89	\$6.28	\$7.80	\$9.11	\$7.93
	Texas	\$7.70	\$6.01	\$7.54	\$8.64	\$7.74
Alpha Dental Programs, Inc.	Consolidated	\$10.02	\$9.99	\$10.16	\$10.17	\$8.42
	Texas	\$9.96	\$10.06	\$10.30	\$10.29	\$8.44
Block Vision of Texas, Inc.	Consolidated	\$0.99	\$1.11	\$0.98	\$1.08	\$1.29
Cigna Dental Health of Texas, Inc.	Consolidated	\$9.51	\$9.49	\$9.57	\$9.69	\$9.20
Denticare, Inc	State Wide*	\$7.53	\$7.67	\$7.71	\$7.43	\$7.16
Managed Dentalguard, Inc.	Dallas*	\$7.74	\$7.79	\$8.25	\$7.77	\$7.44
MNM-1997, Inc.	Consolidated	\$3.41	\$3.38	\$3.35	\$3.19	\$3.30
National Pacific Dental, Inc.	State Wide*	\$6.55	\$6.36	\$6.26	\$6.57	\$6.14
	Texas	\$6.62	\$6.41	\$6.28	\$6.59	\$6.13
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.53	\$0.74	\$0.48	\$0.57	\$0.44
Safeguard Health Plans, Inc.	State Wide*	\$6.99	\$6.76	\$7.22	\$6.93	\$7.38
United Concordia Dental Plans of Texas	Consolidated	\$15.80	\$15.89	\$16.75	\$14.53	\$15.43
United Dental Care of Texas, Inc.	State Wide*	\$7.24	\$6.77	\$7.49	\$7.01	\$7.11
TOTAL FOR TEXAS SINGLE SERVICE		\$4.33	\$4.20	\$4.41	\$4.47	\$4.08
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$4.52	\$4.34	\$4.60	\$4.73	\$4.26

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
NET INCOME BEFORE TAXES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.02	(\$0.08)	\$0.02	(\$0.08)	\$0.16
Aetna Dental Inc.	Consolidated	\$2.11	\$3.76	\$2.32	\$1.24	\$3.02
	Texas	\$2.51	\$3.81	\$2.95	\$1.43	\$3.90
Alpha Dental Programs, Inc.	Consolidated	(\$0.09)	\$0.13	(\$0.57)	(\$0.52)	\$1.38
	Texas	(\$0.13)	(\$0.10)	(\$0.83)	(\$0.77)	\$1.18
Block Vision of Texas, Inc.	Consolidated	\$0.13	\$0.04	\$0.16	\$0.02	(\$0.08)
Cigna Dental Health of Texas, Inc.	Consolidated	\$3.03	\$3.19	\$3.37	\$3.29	\$3.77
Denticare, Inc	State Wide*	\$0.84	\$0.73	\$0.85	\$1.16	\$1.34
Managed Dentalguard, Inc.	Dallas*	\$1.24	\$1.07	\$0.70	\$0.95	\$1.21
MNM-1997, Inc.	Consolidated	\$0.00	\$0.03	\$0.05	\$0.15	\$0.05
National Pacific Dental, Inc.	State Wide*	\$1.37	\$1.51	\$1.62	\$1.53	\$1.72
	Texas	\$1.32	\$1.50	\$1.62	\$1.54	\$1.74
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.27	\$0.29	\$0.23	\$0.15	\$0.32
Safeguard Health Plans, Inc.	State Wide*	\$0.11	\$1.00	(\$0.85)	\$0.24	\$0.44
United Concordia Dental Plans of Texas	Consolidated	(\$7.25)	(\$2.63)	(\$3.75)	(\$1.54)	(\$2.09)
United Dental Care of Texas, Inc.	State Wide*	\$1.12	\$1.73	\$1.06	\$1.33	\$1.28
TOTAL FOR TEXAS SINGLE SERVICE		\$0.94	\$1.28	\$1.02	\$0.76	\$1.20
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.93	\$1.38	\$0.99	\$0.75	\$1.15

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
NET INCOME AFTER TAXES**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.01	(\$0.05)	\$0.01	(\$0.04)	\$0.09
Aetna Dental Inc.	Consolidated	\$1.37	\$2.45	\$1.51	\$0.81	\$1.95
	Texas	\$1.63	\$2.48	\$1.92	\$0.93	\$2.52
Alpha Dental Programs, Inc.	Consolidated	(\$0.09)	\$0.13	(\$0.57)	(\$0.52)	\$1.38
	Texas	(\$0.13)	(\$0.10)	(\$0.83)	(\$0.77)	\$1.18
Block Vision of Texas, Inc.	Consolidated	\$0.09	\$0.02	\$0.10	\$0.01	(\$0.06)
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.09	\$2.06	\$2.20	\$2.19	\$2.41
Denticare, Inc	State Wide*	\$0.49	\$0.38	\$0.58	\$0.84	\$0.86
Managed Dentalguard, Inc.	Dallas*	\$0.99	\$0.72	\$0.49	\$0.66	\$0.78
MNM-1997, Inc.	Consolidated	\$0.00	\$0.03	\$0.00	\$0.12	\$0.03
National Pacific Dental, Inc.	State Wide*	\$0.74	\$1.00	\$1.07	\$1.01	\$1.02
	Texas	\$0.67	\$0.99	\$1.07	\$1.01	\$1.04
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.17	\$0.19	\$0.13	\$0.09	\$0.20
Safeguard Health Plans, Inc.	State Wide*	(\$0.05)	\$0.65	(\$0.58)	\$0.15	\$0.28
United Concordia Dental Plans of Texas	Consolidated	(\$6.30)	(\$1.65)	(\$2.43)	(\$0.96)	(\$1.28)
United Dental Care of Texas, Inc.	State Wide*	(\$0.15)	\$1.13	\$0.65	\$0.95	\$0.80
TOTAL FOR TEXAS SINGLE SERVICE		\$0.55	\$0.83	\$0.66	\$0.50	\$0.77
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.55	\$0.90	\$0.64	\$0.50	\$0.74

* Only operates in one service area

**PER MEMBER PER MONTH (PMPM)
FOURTH QUARTER 2005
NET INCOME AFTER TAXES - YTD**

SINGLE SERVICE HMOs	DIVISION	12/04 Quarter	3/05 Quarter	6/05 Quarter	9/05 Quarter	12/05 Quarter
AECC Total Vision Health Plan of Texas, Inc.	Consolidated	\$0.01	(\$0.05)	(\$0.02)	(\$0.03)	\$0.01
Aetna Dental Inc.	Consolidated	\$1.70	\$2.45	\$2.00	\$1.61	\$1.69
	Texas	\$2.05	\$2.48	\$2.21	\$1.80	\$1.97
Alpha Dental Programs, Inc.	Consolidated	(\$0.02)	\$0.13	(\$0.22)	(\$0.32)	\$0.10
	Texas	(\$0.03)	(\$0.10)	(\$0.46)	(\$0.57)	(\$0.13)
Block Vision of Texas, Inc.	Consolidated	\$0.02	\$0.02	\$0.06	\$0.05	\$0.01
Cigna Dental Health of Texas, Inc.	Consolidated	\$2.00	\$2.06	\$2.13	\$2.15	\$2.21
Denticare, Inc	State Wide*	\$0.77	\$0.38	\$0.48	\$0.60	\$0.66
Managed Dentalguard, Inc.	Dallas*	\$0.63	\$0.72	\$0.60	\$0.62	\$0.67
MNM-1997, Inc.	Consolidated	\$0.02	\$0.03	\$0.01	\$0.05	\$0.04
National Pacific Dental, Inc.	State Wide*	\$0.68	\$1.00	\$1.03	\$1.03	\$1.03
	Texas	\$0.66	\$0.99	\$1.03	\$1.02	\$1.03
Pearle Vision Managed Care - HMO of Texas	Consolidated	\$0.10	\$0.19	\$0.16	\$0.14	\$0.15
Safeguard Health Plans, Inc.	State Wide*	\$0.05	\$0.65	\$0.04	\$0.08	\$0.13
United Concordia Dental Plans of Texas	Consolidated	(\$2.78)	(\$1.65)	(\$2.04)	(\$1.67)	(\$1.57)
United Dental Care of Texas, Inc.	State Wide*	\$0.59	\$1.13	\$0.89	\$0.91	\$0.88
TOTAL FOR TEXAS SINGLE SERVICE		\$0.67	\$0.83	\$0.74	\$0.66	\$0.69
TOTAL FOR SINGLE SERVICE (IND WIDE)		\$0.66	\$0.90	\$0.77	\$0.68	\$0.69

* Only operates in one service area