

Delta Dental PPOSM

For groups with 2-9 enrolled employees

Plan Year 2017

Rates – New Jersey

Monthly rates valid for effective dates of January 1, 2017 through December 1, 2017. **Rate guarantee:** One year for groups enrolling on or before December 1, 2017. Monthly rates are based on the location of the group's headquarters.

PPO ¹ and PPO Plus Premier ² — 50% to 100% Employer Contribution				
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union				
Plan	PPO 3		PPO Plus Premier 3	
	Level 1	Level 2	Level 1	Level 2
Employee Only	\$39.89	\$46.10	\$45.76	\$52.88
Employee & 1 Dependent	\$76.60	\$88.51	\$87.85	\$101.52
Employee & Family	\$130.14	\$150.39	\$149.27	\$172.49
Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren				
Plan	PPO 3		PPO Plus Premier 3	
	Level 1	Level 2	Level 1	Level 2
Employee Only	\$43.29	\$50.02	\$49.65	\$57.37
Employee & 1 Dependent	\$83.11	\$96.04	\$95.32	\$110.15
Employee & Family	\$141.21	\$163.17	\$161.96	\$187.16

PPO ¹ Voluntary— 0% to 49% Employer Contribution				
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union				
Plan	PPO V2			
	Level 1		Level 2	
Employee Only	\$48.29		\$55.80	
Employee & 1 Dependent	\$92.71		\$107.13	
Employee & Family	\$157.52		\$182.02	
Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren				
Plan	PPO V2		PPO V2	
	Level 1	Level 2	Level 1	Level 2
Employee Only	\$52.39	\$60.54	\$60.54	\$60.54
Employee & 1 Dependent	\$100.59	\$116.24	\$116.24	\$116.24
Employee & Family	\$170.91	\$197.49	\$197.49	\$197.49

Participation requirements (unless covered elsewhere)

- If employer contributes 100% for employee, all eligible employees must enroll. If employer contributes 100% for dependents, all eligible dependents must enroll.
- 50 -99% (Employer-Paid) — at least 75% of eligible employees or 2 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.
- 0-49% (Voluntary) — at least 50% of all eligible employees or 2 primary enrollees, whichever is greater, must enroll.

¹ Reimbursement for all dentists is based on the PPO contracted fee.

² Reimbursement is based on PPO contracted fee for PPO dentists, Premier contracted fee for Premier dentists and the plan contract allowance for non-Delta Dental dentists.

Eligible/Ineligible Industries

Most businesses qualify for Level One rates. However, please consult the following listing to determine if your business qualifies for Level One or Level Two rates:

Eligible Industries¹

Level 1	SIC code
Advertising (except Misc. not classified #7319)	7311-7313
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999
Auto Rental Agencies	7513-7519
Automobile Parking Services	7521
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Community Service Organizations/ Social Services	8300-8499
Computer Programming & Related Services	7371-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338
Disinfecting & Pest Control Services	7342
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Reupholstery	7641
Government-Funded Groups	8300-8499
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-2699
Manufacturing (Chemicals, Allied and Other Products)	2810-3999
Mining, Oil and Gas Extraction	1000-1499
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Museum Art Galleries & Gardens	8412, 8422
News Syndicates	7384, 7383
Photofinishing Labs	7384
Printing & Publishing	2700-2799
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Transportation	4000-4799
Security Systems, Detectives, and Armored Cars	7381-7382
Utilities	4900-4999
Wholesale Trade	5000-5199

Level 2

	SIC code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Auto Dealerships	5511-5599
Churches (Management and Administrative staff only)	8661
Engineering & Management Services	8711-8748
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Jewelry Manufacturing	3911-3915
Legal	8100-8199
Management Carve-out (regardless of industry)	9999
Medical Groups	8000-8059 & 8082-8099
Photographic Studios	7221
Private Schools (Elementary & High School)	8200-8299
Real Estate	6500-6799
Restaurants	5800-5899
Tax Return Preparation Services/Misc.	
Personal Services	7291-7299
Watch, Clock & Jewelry Repair	7631

Ineligible Industries

	SIC code
Associations and Trusts ² (except #8661)	8600-8699
Beauty & Barber Shops	7231-7241
Dentist offices, Dental Labs and Employment Agencies	7361-7363
High Turnover ³	Varies
International Affairs	9721
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Private Households	8811
Public Schools (Elementary & High School)	8200-8299
Public Administration (Cities, Counties, Police, etc)	9000-9720, 9722-9989
Religious Organization (except Churches #8661)	No SIC
Seasonal Employees (Christmas/Part-time help)	No SIC
Seasonal Employees (Agriculture)	0761-0783

Voluntary PPO Eligible Industries

All

¹ SIC rate level cannot change for renewing business.

² Management and the Administrative staff of Associations and Trusts are eligible under Level two. Use SIC Code 9999.

³ A business has high turnover if 20% or more of the average number of its employees during the past 12 months were newly hired for reasons other than the growth of the business.