

Delta Dental PPOSM

For groups with 10 to 49 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. Rates are guaranteed from the effective date. Monthly rates are based on the location of the group's headquarters.

PPO ¹ Plans — 50% to 100% Employer Contribution						
NJ Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union						
Plan	Level 1					
	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only						
Employee Only	\$18.40	\$25.14	\$37.96	\$37.96	\$32.26	\$32.26
Employee & 1 Dependent						
Employee & 1 Dependent	\$35.32	\$48.26	\$72.89	\$77.74	\$61.93	\$66.78
Employee & Family						
Employee & Family	\$60.01	\$82.00	\$123.85	\$131.38	\$105.23	\$112.75
Level 2						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
	Employee Only	\$21.26	\$29.05	\$43.87	\$43.87	\$37.27
Employee & 1 Dependent						
Employee & 1 Dependent	\$40.82	\$55.77	\$84.23	\$89.83	\$71.56	\$77.17
Employee & Family						
Employee & Family	\$69.35	\$94.76	\$143.11	\$151.81	\$121.59	\$130.29

NJ Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren						
Plan	Level 1					
	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only						
Employee Only	\$19.96	\$27.27	\$41.19	\$41.19	\$35.00	\$35.00
Employee & 1 Dependent						
Employee & 1 Dependent	\$38.32	\$52.37	\$79.09	\$84.35	\$67.20	\$72.46
Employee & Family						
Employee & Family	\$65.12	\$88.97	\$134.38	\$142.54	\$114.17	\$122.34
Level 2						
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
	Employee Only	\$23.07	\$31.52	\$47.60	\$47.60	\$40.44
Employee & 1 Dependent						
Employee & 1 Dependent	\$44.29	\$60.51	\$91.39	\$97.47	\$77.65	\$83.73
Employee & Family						
Employee & Family	\$75.24	\$102.81	\$155.28	\$164.72	\$131.93	\$141.37

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 10 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.

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



PPO Plus Premier² Plans— 50% to 100% Employer Contribution

Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union

Plan	Level 1					
	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO + Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$23.00	\$31.01	\$46.84	\$46.84	\$41.58	\$41.58
Employee & 1 Dependent	\$44.17	\$59.54	\$89.92	\$94.77	\$79.83	\$84.68
Employee & Family	\$75.05	\$101.17	\$152.79	\$160.31	\$135.64	\$143.17
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$26.58	\$35.84	\$54.12	\$54.12	\$48.05	\$48.05
Employee & 1 Dependent	\$51.04	\$68.81	\$103.91	\$109.51	\$92.25	\$97.86
Employee & Family	\$86.72	\$116.91	\$176.55	\$185.25	\$156.74	\$165.44

Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren

Plan	Level 1					
	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$24.96	\$33.65	\$50.82	\$50.82	\$45.11	\$45.11
Employee & 1 Dependent	\$47.92	\$64.61	\$97.57	\$102.83	\$86.62	\$91.88
Employee & Family	\$81.43	\$109.77	\$165.77	\$173.94	\$147.17	\$155.34
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$28.84	\$38.88	\$58.72	\$58.72	\$52.13	\$52.13
Employee & 1 Dependent	\$55.38	\$74.66	\$112.75	\$118.83	\$100.10	\$106.17
Employee & Family	\$94.09	\$126.85	\$191.56	\$201.00	\$170.07	\$179.50

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 10 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.

²Reimbursement 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.

PPO¹ and PPO plus Premier² Voluntary Plans — 0% to 49% Employer Paid

Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union

Level 1				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$30.10	\$45.95	\$38.80	\$59.23
Employee & 1 Dependent	\$57.79	\$88.22	\$74.50	\$113.72
Employee & Family	\$98.19	\$149.90	\$126.58	\$193.21
Level 2				
Plans	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$34.78	\$53.10	\$44.84	\$68.44
Employee & 1 Dependent	\$66.78	\$101.95	\$86.09	\$131.41
Employee & Family	\$113.46	\$173.22	\$146.27	\$223.27

Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren

Level 1				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$32.66	\$49.86	\$42.10	\$64.26
Employee & 1 Dependent	\$62.70	\$95.72	\$80.84	\$123.38
Employee & Family	\$106.53	\$162.64	\$137.35	\$209.64
Level 2				
Plan	PPO V1	PPO V2	PPO+ Premier V1	PPO+ Premier V2
Employee Only	\$37.74	\$57.61	\$48.65	\$74.26
Employee & 1 Dependent	\$72.45	\$110.61	\$93.41	\$142.58
Employee & Family	\$123.11	\$187.94	\$158.71	\$242.25

Participation requirements (unless covered elsewhere):

- 100% of the cost for eligible employees and/or dependents, all eligible employees and/or eligible dependents must enroll.
- 0-49% (Voluntary) — at least 50% of all eligible employees or 10 primary enrollees, whichever is greater, must enroll.

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

²Reimbursement 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.

This information is intended for use in conjunction with the Delta Dental Small Business Program marketing brochure. Please refer to the brochure for plan design information, summary of limitations and exclusions, and underwriting guidelines.

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 Industries ¹		Level 2	SIC code
Level 1	SIC code		
Advertising		Advertising, Misc. not classified	7319
(except Misc. not classified #7319)	7311-7313	Amusement, Recreation & Entertainment	7800-7999
Agriculture, Forestry, Fishing		Auto Dealerships	5511-5599
(except seasonal employees)	0100-0999	Churches	
Auto Rental Agencies	7513-7519	(Management and Administrative staff only)	8661
Automobile Parking Services	7521	Engineering & Management Services	8711-8748
Building Maintenance/Equipment Rental	7349-7359	Hotels	7000-7099
Collection Agencies & Credit		Insurance Carriers/Brokers	6300-6499
Reporting Services	7322-7323	Jewelry Manufacturing	3911-3915
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899	Legal	8100-8199
Community Service Organizations/		Management Carve-out	
Social Services	8300-8499	(regardless of industry)	9999
Computer Programming & Related Services	7371-7379	Medical Groups	8000-8059 & 8082-8099
Construction Contractors	1500-1799	Photographic Studios	7221
Direct Mailing, Reproductions,		Private Schools (Elementary & High School)	8200-8299
Secretarial Services	7331-7338	Real Estate	6500-6799
Disinfecting & Pest Control Services	7342	Restaurants	5800-5899
Electrical Repair		Tax Return Preparation Services/Misc.	
(Radio, TV, A/C, Refrigerator)	7622-7629	Personal Services	7291-7299
Finance (Banks, Securities, Credit Agencies)	6000-6299	Watch, Clock & Jewelry Repair	7631
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		

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)	8200-8299
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.