

# Delta Dental PPO<sup>SM</sup>

## Rates — New York

Plan Year 2018

Monthly rates valid for effective dates of January 1, 2018 through December 1, 2018. **Rate guarantee:** One year for groups enrolling on or before December 1, 2018. Rates are guaranteed from the effective date. Monthly rates are based on the location of the group's headquarters.

PPO <sup>1</sup> — 50% to 100% Employer Contribution						
	Level 1					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
NY Area 1 — Manhattan (New York County)						
Employee Only	\$17.76	\$27.78	\$40.60	\$40.60	\$37.29	\$37.29
Employee & 1 Dependent	\$39.08	\$60.81	\$86.46	\$89.63	\$79.41	\$82.58
Employee & Family	\$64.38	\$93.43	\$120.38	\$130.76	\$110.57	\$120.95
NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)						
Employee Only	\$16.60	\$26.00	\$37.96	\$37.96	\$34.87	\$34.87
Employee & 1 Dependent	\$36.57	\$56.85	\$80.83	\$83.78	\$74.24	\$77.19
Employee & Family	\$60.20	\$87.33	\$112.56	\$122.28	\$103.39	\$113.11
NY Area 3 — Upstate Region						
Employee Only	\$11.73	\$18.38	\$26.97	\$26.97	\$24.77	\$24.77
Employee & 1 Dependent	\$25.79	\$40.27	\$57.48	\$59.63	\$52.80	\$54.95
Employee & Family	\$42.57	\$61.78	\$80.14	\$86.89	\$73.61	\$80.36
	Level 2					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
NY Area 1 — Manhattan (New York County)						
Employee Only	\$20.42	\$31.95	\$46.69	\$46.69	\$42.88	\$42.88
Employee & 1 Dependent	\$44.94	\$69.93	\$99.43	\$103.07	\$91.32	\$94.97
Employee & Family	\$74.04	\$107.44	\$138.44	\$150.37	\$127.16	\$139.09
NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)						
Employee Only	\$19.09	\$29.90	\$43.65	\$43.65	\$40.10	\$40.10
Employee & 1 Dependent	\$42.06	\$65.38	\$92.95	\$96.35	\$85.38	\$88.77
Employee & Family	\$69.23	\$100.43	\$129.44	\$140.62	\$118.90	\$130.08
NY Area 3 — Upstate Region						
Employee Only	\$13.49	\$21.14	\$31.02	\$31.02	\$28.49	\$28.49
Employee & 1 Dependent	\$29.66	\$46.31	\$66.10	\$68.57	\$60.72	\$63.19
Employee & Family	\$48.96	\$71.05	\$92.16	\$99.92	\$84.65	\$92.41

### Participation requirements - employer paid plans (50% to 100% employer contribution)

- 75% of all enrolled employees (excluding those with dental coverage elsewhere) must be enrolled. Enrollment may not be less than 5 for the duration of the contract term.
- 50% of enrolled employees with dependents must enroll their eligible dependents.



PPO Plus Premier <sup>2</sup> – 50% to 100% Employer Contribution						
	Level 1					
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO + Premier 3	PPO + Premier 4	PPO+ Premier A	PPO + Premier B
NY Area 1 – Manhattan (New York County)						
Employee Only	\$22.13	\$34.60	\$50.55	\$50.55	\$43.85	\$43.85
Employee & 1 Dependent	\$48.74	\$75.80	\$107.66	\$110.60	\$93.38	\$96.32
Employee & Family	\$80.21	\$116.52	\$149.93	\$161.37	\$130.05	\$141.49
NY Area 2 – Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)						
Employee Only	\$21.61	\$33.80	\$49.41	\$49.41	\$42.86	\$42.86
Employee & 1 Dependent	\$47.67	\$74.11	\$105.31	\$108.17	\$91.35	\$94.21
Employee & Family	\$78.43	\$113.97	\$146.63	\$157.80	\$127.19	\$138.36
NY Area 3 – Upstate Region						
Employee Only	\$16.36	\$24.03	\$35.26	\$35.26	\$30.58	\$30.58
Employee & 1 Dependent	\$35.82	\$52.60	\$75.11	\$77.17	\$65.15	\$67.21
Employee & Family	\$52.17	\$80.95	\$104.72	\$112.41	\$90.83	\$98.52
	Level 2					
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO + Premier 4	PPO+ Premier A	PPO+ Premier B
NY Area 1 – Manhattan (New York County)						
Employee Only	\$25.45	\$39.79	\$58.13	\$58.13	\$50.43	\$50.43
Employee & 1 Dependent	\$56.05	\$87.17	\$123.81	\$127.19	\$107.39	\$110.77
Employee & Family	\$92.24	\$134.00	\$172.42	\$185.58	\$149.56	\$162.71
NY Area 2 – Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)						
Employee Only	\$24.85	\$38.87	\$56.82	\$56.82	\$49.29	\$49.29
Employee & 1 Dependent	\$54.82	\$ 85.23	\$121.11	\$124.40	\$105.05	\$108.34
Employee & Family	\$90.19	\$131.07	\$168.62	\$181.47	\$146.27	\$159.11
NY Area 3 – Upstate Region						
Employee Only	\$18.81	\$27.63	\$40.55	\$40.55	\$35.17	\$35.17
Employee & 1 Dependent	\$41.19	\$60.49	\$86.38	\$88.75	\$74.92	\$77.29
Employee & Family	\$60.00	\$93.09	\$120.43	\$129.27	\$104.45	\$113.30

**Participation requirements – employer paid plans (50% to 100% employer contribution)**

- 75% of all enrolled employees (excluding those with dental coverage elsewhere) must be enrolled. Enrollment may not be less than 5 for the duration of the contract term.
- 50% of enrolled employees with dependents must enroll their eligible dependents.

<sup>1</sup> Reimbursement for all dentists will be based on the PPO contracted fee.

<sup>2</sup> Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the plan contract allowance for non Delta Dental dentists.

PPO <sup>1</sup> Minimum Participation Base Plans — 0% to 49% Employer Contribution				
	Level 1		Level 2	
Plan	PPO MPB 1	PPO MPB 2	PPO MPB 1	PPO MPB 2
<b>NY Area 1 — Manhattan (New York County)</b>				
Employee Only	\$36.21	\$52.96	\$41.64	\$60.90
Employee & 1 Dependent	\$79.26	\$112.73	\$91.15	\$129.64
Employee & Family	\$121.81	\$156.95	\$140.08	\$180.49
<b>NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)</b>				
Employee Only	\$32.09	\$46.90	\$36.90	\$53.94
Employee & 1 Dependent	\$70.21	\$99.82	\$80.74	\$114.79
Employee & Family	\$107.89	\$139.03	\$124.07	\$159.88
<b>NY Area 3 — Upstate Region</b>				
Employee Only	\$22.72	\$33.35	\$26.13	\$38.35
Employee & 1 Dependent	\$49.74	\$71.03	\$57.20	\$81.68
Employee & Family	\$76.32	\$98.70	\$87.77	\$113.51

PPO plus Premier <sup>2</sup> Minimum Participation Base Plans <sup>1</sup> — 0% to 49% Employer Contribution				
	Level 1		Level 2	
Plan	PPO+ Premier MPB 1	PPO+ Premier MPB 2	PPO+ Premier MPB 1	PPO+ Premier MPB 2
<b>NY Area 1 — Manhattan (New York County)</b>				
Employee Only	\$41.13	\$60.16	\$47.30	\$69.18
Employee & 1 Dependent	\$90.05	\$128.07	\$103.56	\$147.28
Employee & Family	\$138.40	\$178.32	\$159.16	\$205.07
<b>NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)</b>				
Employee Only	\$36.55	\$53.41	\$42.03	\$61.42
Employee & 1 Dependent	\$79.96	\$113.69	\$91.95	\$130.74
Employee & Family	\$122.87	\$158.34	\$141.30	\$182.09
<b>NY Area 3 — Upstate Region</b>				
Employee Only	\$25.87	\$37.97	\$29.75	\$43.67
Employee & 1 Dependent	\$56.65	\$80.88	\$65.15	\$93.01
Employee & Family	\$86.91	\$112.41	\$99.95	\$129.27

**Participation requirements - voluntary only plans (0% to 49% employer contribution)**

- 25% of all enrolled employees (excluding those with dental coverage elsewhere) must be enrolled. Enrollment may not be less than 2 for the duration of the contract term.
- Employer must provide payroll deduction.

<sup>1</sup> Reimbursement for all dentists will be based on the PPO contracted fee.

<sup>2</sup> Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees 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.

# Delta Dental PPO

## Eligible/Ineligible Industries<sup>1</sup>

Eligible Industries	
<b>Level One</b>	<b>SIC Code</b>
Agriculture, Forestry, Fishing (except seasonal employees #0761-0783)	0100-0999
Mining, Oil and Gas Extraction	1000-1499
Construction Contractors	1500-1799
Manufacturing	2000-2699
Printing & Publishing	2700-2799
Manufacturing (except Jewelry Manufacturing #3911-3915)	2800-3999
Transportation	4000-4799
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Utilities	4900-4999
Wholesale Trade	5000-5199
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Finance (Banks, Securities, Credit Agencies)	6000-6299
Services . . . 7100-7220, 7222-7230, 7242-7290, 7300-7318, 7320-7360, 7364-7388, 7390-7630, 7632-7799	
Hospitals	8062-8069
Public and Private Schools	8200-8299
Community Service Organizations/Social Services/Government Funded Group	8300-8499
Museums, Art Galleries & Gardens	8400-8499
Engineering, Accounting, Research, Management & Related Services	8700-8799
Public Administration (excluding International Affairs #9721)	9000-9998
<b>Level Two</b>	<b>SIC Code</b>
Jewelry Manufacturing	3911-3915
Auto Dealerships	5511-5599
Restaurants	5800-5899
Insurance Carriers/Brokers	6300-6499
Real Estate	6500-6799
Services . . . 7000-7099, 7221, 7291-7299, 7319, 7631	
Amusement, Recreation & Entertainment	7800-7999
Medical Groups	8000-8059 & 8082-8099
Legal	8100-8199
Management Carve-out (regardless of industry)	9999
Ineligible Industries	
SIC Code	
Seasonal Employees (Farm Labor & Mgt, Landscape and Horticultural services)	0761-0783
Beauty & Barber Shops	7231-7241
Employment Agencies	7361-7363
Misc. Business Services	7389
Dentist offices, Dental Labs and Medical Labs	8021, 8071, 8072
Membership Organizations/Associations <sup>2</sup>	8600-8699
Private Households	8811
Misc. Services not elsewhere classified	8999
International Affairs	9721
Seasonal Employees (Christmas/Part-time help)	No SIC
High Turnover <sup>3</sup>	Varies
Voluntary PPO Eligible Industries	
All	

<sup>1</sup> SIC rate level cannot change for renewing business.

<sup>2</sup> Management and the Administrative staff of Associations, Trusts & Religious Organizations are eligible under Level Two. Use SIC Code 9999.

<sup>3</sup> 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.