

Delta Dental PPOSM

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 ¹ — 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 Premier² — 50% to 100% Employer Contribution

Plan	Level 1						
	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.

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

² 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 ¹ 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
NY Area 1 — Manhattan (New York County)				
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
NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)				
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
NY Area 3 — Upstate Region				
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 ² Minimum Participation Base Plans ¹ — 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
NY Area 1 — Manhattan (New York County)				
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
NY Area 2 — Greater New York Region (Bronx, Kings, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)				
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
NY Area 3 — Upstate Region				
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.

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

² 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.

Delta Dental PPO

Eligible/Ineligible Industries¹

Eligible Industries	SIC Code
Level One	
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
Level Two	SIC Code
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 ²	8600-8699
Private Households	8811
Misc. Services not elsewhere classified	8999
International Affairs	9721
Seasonal Employees (Christmas/Part-time help)	No SIC
High Turnover ³	Varies

Voluntary PPO Eligible Industries

All

¹ SIC rate level cannot change for renewing business.

² Management and the Administrative staff of Associations, Trusts & Religious Organizations 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.