

# Delta Dental PPO and PPO Plus Premier

For groups with 10 to 49 enrolled employees

Plan Year 2018

## Rates — New Jersey

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> 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	\$1840	\$25.14	\$37.96	\$37.96	\$32.26	\$32.26
Employee & 1 Dependent	\$35.32	\$48.26	\$72.89	\$77.74	\$61.93	\$66.78
Employee & Family	\$60.01	\$82.00	\$123.85	\$131.38	\$105.23	\$112.75
Employee & Family						
Plan	Level 2					
	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only						
Employee Only	\$21.26	\$29.05	\$43.87	\$43.87	\$37.27	\$37.27
Employee & 1 Dependent	\$40.82	\$55.77	\$84.23	\$89.83	\$71.56	\$77.17
Employee & Family	\$69.35	\$94.76	\$143.11	\$151.81	\$121.59	\$130.29
Employee & Family						

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	\$38.32	\$52.37	\$79.09	\$84.35	\$67.20	\$72.46
Employee & Family	\$65.12	\$88.97	\$134.38	\$142.54	\$114.17	\$122.34
Employee & Family						
Plan	Level 2					
	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only						
Employee Only	\$23.07	\$31.52	\$47.60	\$47.60	\$40.44	\$40.44
Employee & 1 Dependent	\$44.29	\$60.51	\$91.39	\$97.47	\$77.65	\$83.73
Employee & Family	\$75.24	\$102.81	\$155.28	\$164.72	\$131.93	\$141.37
Employee & Family						

### 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.

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

## PPO Plus Premier<sup>2</sup> 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.

<sup>2</sup>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.

**PPO<sup>1</sup> and PPO plus Premier<sup>2</sup> Voluntary Plans — 0% to 49% Employer Paid**

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

<b>Level 1</b>				
<b>Plan</b>	<b>PPO V1</b>	<b>PPO V2</b>	<b>PPO+ Premier V1</b>	<b>PPO+ Premier V2</b>
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
<b>Level 2</b>				
<b>Plans</b>	<b>PPO V1</b>	<b>PPO V2</b>	<b>PPO+ Premier V1</b>	<b>PPO+ Premier V2</b>
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**

<b>Level 1</b>				
<b>Plan</b>	<b>PPO V1</b>	<b>PPO V2</b>	<b>PPO+ Premier V1</b>	<b>PPO+ Premier V2</b>
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
<b>Level 2</b>				
<b>Plan</b>	<b>PPO V1</b>	<b>PPO V2</b>	<b>PPO+ Premier V1</b>	<b>PPO+ Premier V2</b>
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.

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

<sup>2</sup> 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.

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	SIC Code
<b>Level One</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
Private Schools (Elementary & High School) . . . . .	8200-8299
Engineering & Management Services . . . . .	8711-8748
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, Medical Labs and Dental Labs . . . . .	8021, 8071, 8072
Public Schools (Elementary & High School) . . . . .	8200-8299
Membership Organizations/Associations <sup>2</sup> . . . . .	8600-8699
Private Households . . . . .	8811
Misc. Services not elsewhere classified . . . . .	8999
Public Administration (Cities, Counties, Police, etc.) . . . . .	9000-9720, 9722-9998
International Affairs . . . . .	9721
Seasonal Employees (Christmas/Part-time help) . . . . .	No SIC
High Turnover <sup>3</sup> . . . . .	Varies

<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.