

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 ¹ Plans — 50% to 100% Employer Contribution						
NJ Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union						
	Level 1					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
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
	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	\$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
NJ Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren						
	Level 1					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
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
	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	\$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

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

	Level 1					
Plan	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

	Level 1					
Plan	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.

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.

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 Industries¹

Eligible Industries	
Level One	SIC Code
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
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 ²	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 ³	Varies

¹SIC rate level cannot change for renewing business.

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

³A 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.