

Delta Dental PPO and PPO Plus Premier

For groups with 2-9 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. Monthly rates are based on the location of the group's headquarters.

PPO ¹ and PPO Plus Premier ² — 50% to 100% Employer Contribution				
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union				
	PPO 3		PPO Plus Premier 3	
	Level 1	Level 2	Level 1	Level 2
Employee Only	\$39.89	\$46.10	\$45.76	\$52.88
Employee & 1 Dependent	\$76.60	\$88.51	\$87.85	\$101.52
Employee & Family	\$130.14	\$150.39	\$149.27	\$172.49
Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren				
	Level 1	Level 2	Level 1	Level 2
Employee Only	\$43.29	\$50.02	\$49.65	\$57.37
Employee & 1 Dependent	\$83.11	\$96.04	\$95.32	\$110.15
Employee & Family	\$141.21	\$163.17	\$161.96	\$187.16

PPO ¹ Voluntary— 0% to 49% Employer Contribution		
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union		
	PPO V2	
	Level 1	Level 2
Employee Only	\$48.29	\$55.80
Employee & 1 Dependent	\$92.71	\$107.13
Employee & Family	\$157.52	\$182.02
Area 2 — Bergen, Burlington, Camden, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Ocean, Passaic, Somerset, Warren		
	Level 1	Level 2
Employee Only	\$52.39	\$60.54
Employee & 1 Dependent	\$100.59	\$116.24
Employee & Family	\$170.91	\$197.49

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 2 primary enrollees, whichever is greater, must enroll. At least 50% of employees with dependents must enroll their dependents.
- 0-49% (Voluntary) — at least 50% of all eligible employees or 2 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.

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.