

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

For groups with 2-9 enrolled employees

Plan Year 2017

## Rates — New Jersey

Monthly rates valid for effective dates of January 1, 2017 through December 1, 2017. **Rate guarantee:** One year for groups enrolling on or before December 1, 2017. Monthly rates are based on the location of the group's headquarters.

PPO <sup>1</sup> and PPO Plus Premier <sup>2</sup> — 50% to 100% Employer Contribution				
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union				
Plan	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 <sup>1</sup> Voluntary— 0% to 49% Employer Contribution				
Area 1 — Atlantic, Cumberland, Gloucester, Monmouth, Salem, Sussex, Union				
Plan	PPO V2			
	Level 1			
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.

<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.

## Eligible/Ineligible Industries

Most businesses qualify for Level One rates. However, please consult the following listing to determine if your business qualifies for Level One or Level Two rates:

Eligible Industries <sup>1</sup>		Level 2	SIC code
<b>Level 1</b>	<b>SIC code</b>		
Advertising		Advertising, Misc. not classified	7319
(except Misc. not classified #7319)	7311-7313	Amusement, Recreation & Entertainment	7800-7999
Agriculture, Forestry, Fishing		Auto Dealerships	5511-5599
(except seasonal employees)	0100-0999	Churches	
Auto Rental Agencies	7513-7519	(Management and Administrative staff only)	8661
Automobile Parking Services	7521	Engineering & Management Services	8711-8748
Building Maintenance/Equipment Rental	7349-7359	Hotels	7000-7099
Collection Agencies & Credit		Insurance Carriers/Brokers	6300-6499
Reporting Services	7322-7323	Jewelry Manufacturing	3911-3915
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899	Legal	8100-8199
Community Service Organizations/		Management Carve-out	
Social Services	8300-8499	(regardless of industry)	9999
Computer Programming & Related Services	7371-7379	Medical Groups	8000-8059 & 8082-8099
Construction Contractors	1500-1799	Photographic Studios	7221
Direct Mailing, Reproductions,		Private Schools (Elementary & High School)	8200-8299
Secretarial Services	7331-7338	Real Estate	6500-6799
Disinfecting & Pest Control Services	7342	Restaurants	5800-5899
Electrical Repair		Tax Return Preparation Services/Misc.	
(Radio, TV, A/C, Refrigerator)	7622-7629	Personal Services	7291-7299
Finance (Banks, Securities, Credit Agencies)	6000-6299	Watch, Clock & Jewelry Repair	7631
Funeral Services & Crematories	7261		
Furniture Repair/Reupholstery	7641	<b>Ineligible Industries</b>	<b>SIC code</b>
Government-Funded Groups	8300-8499	Associations and Trusts <sup>2</sup> (except #8661)	8600-8699
Hospitals	8062-8069	Beauty & Barber Shops	7231-7241
Independent Auto Repair & Services	7532-7599	Dentist offices, Dental Labs and	
Laundry/Garment Services/Shoe		Employment Agencies	7361-7363
Repair Shops	7211-7219/7251	High Turnover <sup>3</sup>	Varies
Manufacturing		International Affairs	9721
(except Jewelry Manufacturing)	2000-2699	Misc. Business Services	7389
Manufacturing		Misc. Services not elsewhere classified	8999
(Chemicals, Allied and Other Products)	2810-3999	Private Households	8811
Mining, Oil and Gas Extraction	1000-1499	Public Schools (Elementary & High School)	8200-8299
Misc. Computer Services	7379	Public Administration	
Misc. Repair (Welding, etc.)	7692-7699	(Cities, Counties, Police, etc)	8200-8299
Museum Art Galleries & Gardens	8412, 8422	Religious Organization	
News Syndicates	7384, 7383	(except Churches #8661)	No SIC
Photofinishing Labs	7384	Seasonal Employees	
Printing & Publishing	2700-2799	(Christmas/Part-time help)	No SIC
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999	Seasonal Employees (Agriculture)	0761-0783
Transportation	4000-4799		
Security Systems, Detectives, and Armored Cars		<b>Voluntary PPO Eligible Industries</b>	
Utilities	7381-7382	All	
Wholesale Trade	4900-4999		
	5000-5199		

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

<sup>2</sup> Management and the Administrative staff of Associations and Trusts 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.