

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

## Rates – Pennsylvania

Plan Year 2017

Monthly rates valid for effective dates of January 1, 2017 through December 1, 2017. **Rate guarantee:** Two years for groups enrolling on or before December 1, 2017. Rates are guaranteed from the effective date. Monthly rates are based on the location of the group's headquarters.

PPO <sup>1</sup> – 50% to 100% Employer Contribution						
PA Area 1 – Eastern Region (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties)						
3 Tier	Level 1					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$12.83	\$19.86	\$29.47	\$29.47	\$26.78	\$26.78
Employee & 1 Dependent	\$24.89	\$37.93	\$56.58	\$58.06	\$51.41	\$52.89
Employee & Family	\$40.29	\$60.96	\$78.28	\$85.51	\$71.13	\$78.36
3 Tier	Level 2					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$14.75	\$22.84	\$33.89	\$33.89	\$30.80	\$30.80
Employee & 1 Dependent	\$28.62	\$43.62	\$65.07	\$66.77	\$59.12	\$60.82
Employee & Family	\$46.33	\$70.10	\$90.02	\$98.34	\$81.80	\$90.11
PA Area 2 – Central/Northeastern/Western Regions						
3 Tier	Level 1					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$12.15	\$18.75	\$27.96	\$27.96	\$25.41	\$25.41
Employee & 1 Dependent	\$23.57	\$35.81	\$53.68	\$55.08	\$48.78	\$50.18
Employee & Family	\$38.17	\$57.74	\$73.95	\$80.72	\$67.20	\$73.97
3 Tier	Level 2					
Plan	PPO 1	PPO 2	PPO 3	PPO 4	PPO A	PPO B
Employee Only	\$13.97	\$21.56	\$32.15	\$32.15	\$29.22	\$29.22
Employee & 1 Dependent	\$27.11	\$41.18	\$61.73	\$63.34	\$56.10	\$57.71
Employee & Family	\$43.90	\$66.40	\$85.04	\$92.83	\$77.28	\$85.07

### 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 Premier<sup>2</sup> – 50% to 100% Employer Contribution**

**PA Area 1 – Eastern Region (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties)**

3 Tier						
Level 1						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO + Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$15.97	\$24.78	\$36.83	\$36.83	\$31.89	\$31.89
Employee & 1 Dependent	\$30.98	\$47.33	\$70.71	\$72.56	\$61.22	\$63.07
Employee & Family	\$51.72	\$78.20	\$100.63	\$108.73	\$87.13	\$95.23
3 Tier						
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO + Premier A	PPO+ Premier B
Employee Only	\$18.37	\$28.50	\$42.35	\$42.35	\$36.67	\$36.67
Employee & 1 Dependent	\$35.63	\$54.43	\$81.32	\$83.44	\$70.40	\$72.53
Employee & Family	\$59.48	\$89.93	\$115.72	\$125.04	\$100.20	\$109.51

**PA Area 2 – Central/Northeastern/Western Regions**

3 Tier						
Level 1						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$14.64	\$22.64	\$33.86	\$33.86	\$29.32	\$29.32
Employee & 1 Dependent	\$28.40	\$43.24	\$65.01	\$66.70	\$56.29	\$57.98
Employee & Family	\$47.59	\$71.99	\$92.32	\$99.81	\$79.93	\$87.42
3 Tier						
Level 2						
Plan	PPO+ Premier 1	PPO+ Premier 2	PPO+ Premier 3	PPO+ Premier 4	PPO+ Premier A	PPO+ Premier B
Employee Only	\$16.84	\$26.04	\$38.94	\$38.94	\$33.72	\$33.72
Employee & 1 Dependent	\$32.66	\$49.73	\$74.76	\$76.71	\$64.73	\$66.68
Employee & Family	\$54.73	\$82.79	\$106.17	\$114.78	\$91.92	\$100.53

**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 <sup>1</sup> and PPO plus Premier <sup>2</sup> Voluntary — 0% to 49% Employer Contribution				
PA Area 1 — Eastern Region (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties)				
3 Tier	Level 1			
Plan	PPO V1	PPO V2	PP0+ Premier V1	PP0+ Premier V2
Employee Only	\$25.43	\$37.76	\$27.46	\$40.79
Employee & 1 Dependent	\$49.33	\$72.12	\$52.72	\$80.36
Employee & Family	\$77.56	\$100.34	\$84.11	\$106.83
3 Tier	Level 2			
Plan	PPO V1	PPO V2	PP0+ Premier V1	PP0+ Premier V2
Employee Only	\$29.24	\$43.42	\$31.58	\$46.91
Employee & 1 Dependent	\$56.73	\$82.94	\$60.63	\$92.41
Employee & Family	\$89.19	\$115.39	\$96.73	\$122.85

PA Area 2 — Central/Northeastern/Western Regions				
3 Tier	Level 1			
Plan	PPO V1	PPO V2	PP0+ Premier V1	PP0+ Premier V2
Employee Only	\$24.05	\$35.79	\$25.54	\$38.00
Employee & 1 Dependent	\$46.66	\$68.36	\$49.04	\$74.86
Employee & Family	\$73.40	\$94.89	\$78.21	\$99.33
3 Tier	Level 2			
Plan	PPO V1	PPO V2	PP0+ Premier V1	PP0+ Premier V2
Employee Only	\$27.66	\$41.16	\$29.37	\$43.70
Employee & 1 Dependent	\$53.66	\$78.61	\$56.40	\$86.09
Employee & Family	\$84.41	\$109.12	\$89.94	\$114.23

**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 5 for the duration of the contract term.
- Employer must provide payroll deduction.

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

<sup>2</sup> 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.

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.

## 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		Level 1	SIC code
<b>Level 1</b>		Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Advertising (except Misc. not classified #7319)	7311-7313	Transportation	4000-4799
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999	Security Systems, Detectives, and Armored Cars	7381-7382
Auto Rental Agencies	7513-7519	Utilities	4900-4999
Automobile Parking Services	7521	Wholesale Trade	5000-5199
Building Maintenance/Equipment Rental	7349-7359		
Collection Agencies & Credit Reporting Services	7322-7323	<b>Level 2</b>	<b>SIC code</b>
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899	Advertising, Misc. not classified	7319
Community Service Organizations/ Social Services	8300-8499	Amusement, Recreation & Entertainment	7800-7999
Computer Programming & Related Services	7371-7379	Auto Dealerships	5511-5599
Construction Contractors	1500-1799	Hotels	7000-7099
Direct Mailing, Reproductions, Secretarial Services	7331-7338	Insurance Carriers/Brokers	6300-6499
Disinfecting & Pest Control Services	7342	Jewelry Manufacturing	3911-3915
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629	Legal	8100-8199
Engineering & Management Services	8711-8748	Management Carve-out (regardless of industry)	9999
Finance (Banks, Securities, Credit Agencies)	6000-6299	Medical Groups	8000-8059 & 8082-8099
Funeral Services & Crematories	7261	Photographic Studios	7221
Furniture Repair/Reupholstery	7641	Real Estate	6500-6799
Government-Funded Groups	8300-8499	Restaurants	5800-5899
Hospitals	8062-8069	Religious Organizations	8661
Independent Auto Repair & Services	7532-7599	Tax Return Preparation Services/Misc.	
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251	Personal Services	7291-7299
Manufacturing (except Jewelry Manufacturing)	2000-2699	Watch, Clock & Jewelry Repair	7631
Manufacturing (Chemicals, Allied and Other Products)	2810-3999	<b>Ineligible Industries</b>	<b>SIC code</b>
Mining, Oil and Gas Extraction	1000-1499	Associations and Trusts <sup>1</sup> (except #8661)	8600-8699
Misc. Computer Services	7379	Beauty & Barber Shops	7231-7241
Misc. Repair (Welding, etc.)	7692-7699	Dentist offices, Dental Labs and Medical Labs	8021, 8071, 8072
Museum Art Galleries & Gardens	8412, 8422	Employment Agencies	7361-7363
News Syndicates	7384, 7383	High Turnover <sup>2</sup>	Varies
Photofinishing Labs	7384	International Affairs	9721
Printing & Publishing	2700-2799	Misc. Business Services	7389
Public and Private Schools (Elementary & High School)	8200-8299	Misc. Services not elsewhere classified	8999
Public Administration (Cities, Counties, Police, etc.)	9000-9720, 9722-9998	Private Households 8811 Seasonal Employees (Christmas/Part-time help)	No SIC
		Seasonal Employees (Agriculture)	0761-0783

<sup>1</sup> Management and the Administrative staff of Associations and Trusts are eligible under Level 1. Use SIC Code 8741.

<sup>2</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.