

Delta Dental PPOSM

For groups with 2-4 enrolled employees

Plan Year 2017

Rates – Pennsylvania

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. Monthly rates are based on the location of the group's headquarters.

| PPO – 50% to 100% Employer Contribution | | | | |
|--|--------------------|---------|---------------------------------|----------|
| PA Area 1 – Eastern Region (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties) | | | | |
| Plan | PPO 3 ¹ | | PPO Plus Premier 3 ² | |
| | Level 1 | Level 2 | Level 1 | Level 2 |
| 2 Tier | | | | |
| Employee Only | \$31.61 | \$36.35 | \$ 39.50 | \$45.43 |
| Employee & Family | \$75.04 | \$86.30 | \$ 95.63 | \$109.97 |
| 3 Tier | | | | |
| Employee Only | \$31.61 | \$36.35 | \$39.50 | \$45.43 |
| Employee & 1 Dependent | \$60.68 | \$69.78 | \$75.83 | \$87.20 |
| Employee & Family | \$83.96 | \$96.55 | \$107.93 | \$124.12 |
| PA Area 2 – Central/Northeastern/Western Regions | | | | |
| 2 Tier | | | | |
| Employee Only | \$29.99 | \$34.49 | \$36.32 | \$41.77 |
| Employee & Family | \$70.99 | \$81.64 | \$87.80 | \$100.97 |
| 3 Tier | | | | |
| Employee Only | \$29.99 | \$34.49 | \$36.32 | \$41.77 |
| Employee & 1 Dependent | \$57.57 | \$66.21 | \$69.72 | \$80.18 |
| Employee & Family | \$79.31 | \$91.21 | \$99.01 | \$113.86 |

Participation requirements – employer paid plans (50% to 100% employer contribution)

- 75% of all enrolled employees or a minimum of 2, whichever is greater, must be enrolled for the duration of the contract term.
- 50% of enrolled employees with dependents must enroll their eligible dependents.

| PPO Voluntary— 0% to 49% Employer Contribution | | | | |
|--|---|----------|--|----------|
| | PA Area 1 — Eastern Region (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties) | | PA Area 2 — Central, Northeastern, Western Region | |
| Plan | PPO V2 ¹ | | | |
| 2 Tier | Level 1 | Level 2 | Level 1 | Level 2 |
| Employee Only | \$41.54 | \$47.77 | \$39.37 | \$45.28 |
| Employee & Family | \$98.48 | \$113.25 | \$93.20 | \$107.18 |
| 3 Tier | | | | |
| Employee Only | \$ 41.54 | \$47.77 | \$39.37 | \$45.28 |
| Employee & 1 Dependent | \$ 79.33 | \$91.23 | \$75.20 | \$86.48 |
| Employee & Family | \$110.37 | \$126.93 | \$104.38 | \$120.04 |

Participation requirements - voluntary only plan (0% to 49% employer contribution)

- 25% of all enrolled employees must enroll. Enrollment may not be less than 2 for the duration of the contract term.
- Employer must provide payroll deduction.

¹ Reimbursement for all dentists will be based on the PPO contracted fee.

² 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 |
|---|----------------------|--|---|
| Level 1 | SIC code | 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 | Level 2 | SIC code |
| 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 | Ineligible Industries | SIC code |
| Mining, Oil and Gas Extraction | 1000-1499 | Associations and Trusts ¹ (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 ² | 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 |

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

² 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.