

Delta Dental PPO Rates — New York

Plan Year 2016

For groups with 2-4 eligible employees

Monthly rates valid for effective dates of January 1, 2016 through December 1, 2016.

Rates are guaranteed for 12 months from the effective date. Monthly rates are based on the location of the group's headquarters.

PPO — 50% to 100% Employer Contribution				
Plan	PPO 3- 1000		PPO Plus Premier 3- 1000	
	Level 1 Rates	Level 2 Rates	Level 1 Rates	Level 2 Rates
NY Area 1 — Manhattan (New York County)				
Employee Only	\$ 43.54	\$ 50.07	\$ 54.21	\$ 62.34
Employee & 1 Dependent	\$ 92.73	\$106.64	\$115.47	\$132.79
Employee & Family	\$129.11	\$148.48	\$160.80	\$184.92
NY Area 2 — Greater New York Region (Bronx, King, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)				
Employee Only	\$ 40.71	\$ 46.82	\$ 52.99	\$ 60.94
Employee & 1 Dependent	\$ 86.69	\$ 99.69	\$112.94	\$129.88
Employee & Family	\$120.72	\$138.83	\$157.26	\$180.85
NY Area 3 — Upstate Region				
Employee Only	\$28.93	\$33.27	\$ 37.82	\$ 43.49
Employee & 1 Dependent	\$61.65	\$70.90	\$ 80.56	\$ 92.64
Employee & Family	\$85.95	\$98.84	\$112.31	\$129.16

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

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

PPO Minimum Participation Base Plans — 0% to 49% Employer Contribution				
Plan	Level One Rates		Level Two Rates	
	PPO MPB1	PPO MPB2	PPO MPB1	PPO MPB2
NY Area 1 — Manhattan (New York County)				
Employee Only	\$ 36.21	\$ 52.96	\$ 41.64	\$ 60.90
Employee & 1 Dependent	\$ 79.26	\$112.73	\$ 91.15	\$129.64
Employee & Family	\$121.81	\$156.95	\$140.08	\$180.49
NY Area 2 — Greater New York Region (Bronx, King, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)				
Employee Only	\$ 32.09	\$ 46.90	\$ 36.90	\$ 53.94
Employee & 1 Dependent	\$ 70.21	\$ 99.82	\$ 80.74	\$114.79
Employee & Family	\$107.89	\$139.03	\$124.07	\$159.88
NY Area 3 — Upstate Region				
Employee Only	\$22.72	\$33.35	\$26.13	\$ 38.35
Employee & 1 Dependent	\$49.74	\$71.03	\$57.20	\$ 81.68
Employee & Family	\$76.32	\$98.70	\$87.77	\$113.51

PPO Plus Premier Minimum Participation Base Plans — 0% to 49% Employer Contribution				
Plan	Level One Rates		Level Two Rates	
	PPO Plus Premier MPB1	PPO Plus Premier MPB2	PPO Plus Premier MPB1	PPO Plus Premier MPB2
NY Area 1 — Manhattan (New York County)				
Employee Only	\$ 41.13	\$ 60.16	\$ 47.30	\$ 69.18
Employee & 1 Dependent	\$ 90.05	\$128.07	\$103.56	\$147.28
Employee & Family	\$138.40	\$178.32	\$159.16	\$205.07
NY Area 2 — Greater New York Region (Bronx, King, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk and Westchester Counties)				
Employee Only	\$ 36.55	\$ 53.41	\$ 42.03	\$ 61.42
Employee & 1 Dependent	\$ 79.96	\$113.69	\$ 91.95	\$130.74
Employee & Family	\$122.87	\$158.34	\$141.30	\$182.09
NY Area 3 — Upstate Region				
Employee Only	\$25.87	\$ 37.97	\$29.75	\$ 43.67
Employee & 1 Dependent	\$56.65	\$ 80.88	\$65.15	\$ 93.01
Employee & Family	\$86.91	\$112.41	\$99.95	\$129.27

Participation requirements – minimum participation base plans (0% to 49% employer contribution)

- 25% of all eligible employees (excluding those with dental coverage elsewhere) must be enrolled. Enrollment may not be less than 2 for the duration of the contract term.
- Employer must provide payroll deduction.

This information is intended to coordinate with the Delta Dental Small business Program marketing brochure. Please reference the marketing brochure and the accompanying insert for information on benefit copayments, deductibles, maximums, limitations and exclusions, eligible industries 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 One	SIC code
Advertising (except Misc. not classified #7319)	7311-7313
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999
Auto Rental Agencies	7513-7519
Automobile Parking Services	7521
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Community Service Organizations/Social Services	8300-8499
Computer Programming & Related Services	7371-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338
Disinfecting & Pest Control Services	7342
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Engineering & Management Services	8711-8748
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Reupholstery	7641
Government-Funded Groups	8300-8499
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-2699
Manufacturing (Chemicals, Allied and Other Products)	2810-3999
Mining, Oil and Gas Extraction	1000-1499
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Museum Art Galleries & Gardens	8412, 8422
News Syndicates	7384, 7383
Photofinishing Labs	7384
Printing & Publishing	2700-2799
Public and Private Schools (Elementary & High School)	8200-8299
Public Administration (Cities, Counties, Police, etc.)	9000-9720, 9722-9998
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Transportation	4000-4799
Security Systems, Detectives, Armored Cars	7381-7382
Utilities	4900-4999
Wholesale Trade	5000-5199

Level Two	SIC code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Auto Dealerships	5511-5599
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Jewelry Manufacturing	3911-3915
Legal	8100-8199
Management Carve-out (regardless of industry)	9999
Medical Groups	8000-8059 & 8082-8099
Photographic Studios	7221
Real Estate	6500-6799
Restaurants	5800-5899
Religious Organizations	8661
Tax Return Preparation Services/Misc. Personal Services	7291-7299
Watch, Clock & Jewelry Repair	7631

Ineligible Industries	SIC code
Associations and Trusts ¹ (except #8661)	8600-8699
Beauty & Barber Shops	7231-7241
Dentist offices, Dental Labs and Medical Labs	8021, 8071, 8072
Employment Agencies	7361-7363
High Turnover ²	Varies
International Affairs	9721
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Partnerships	No SIC
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.