

# DELTA DENTAL PPO<sup>SM</sup> OPTIONS Plans – Region 3 (Central Valley, CA) With D&P Maximum Waiver<sup>®</sup> Option

Plan Year 2010

For groups with 50-99 eligible employees

This region includes zip codes 932-933, 935-938, 952-953 and 956-958

The following zip codes are excluded: 93512-93515, 93517, 93522, 93526, 93529-93530, 93541-93542, 93545-93546, 93549, 95646, 95724, 95728

Summary of Benefits <sup>1</sup> (No waiting period for any procedure)						
Plan	PPO 1		PPO 2		PPO 3	
	PPO Plus Premier <sup>2</sup>		PPO Plus Premier <sup>2</sup>		PPO Plus Premier <sup>2</sup>	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic & Preventive <sup>3</sup>	100%	100%	100%	80%	100%	100%
Basic (fillings, oral surgery, root canals perio and sealants)	90%	80%	80%	80%	80%	80%
Crowns, cast restorations and prosthodontics <sup>4</sup>	60%	50%	50%	50%	50%	50%
Calendar Year Deductible (per patient/per family)	\$50/\$150 or \$25/\$75		\$50/\$150 or \$25/\$75		\$40/\$120 or None	\$50/\$150 or \$25/\$75
Calendar Year Maximum	\$1,000, \$1,500 or \$2,000		\$1,000, \$1,500 or \$2,000		\$1,000, \$1,500 or \$2,000	
Orthodontics (children only) <sup>5</sup>	50%		50%		50%	
Orthodontics Lifetime Maximum (per patient)	\$1,000 or \$1,500		\$1,000 or \$1,500		\$1,000 or \$1,500	
Rates (Without orthodontics, \$50/\$150 deductible, endo and perio covered at Basic)						
	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2
\$1,000 Maximum						
One Party	\$39.35	\$43.29	\$35.87	\$39.46	\$39.21	\$43.13
Two Party	\$78.99	\$86.90	\$71.85	\$79.03	\$78.78	\$86.66
Three Party +	\$124.61	\$137.07	\$110.83	\$121.91	\$124.31	\$136.75
\$1,500 Maximum						
One Party	\$47.01	\$51.72	\$42.79	\$47.07	\$46.49	\$51.14
Two Party	\$93.23	\$102.55	\$84.65	\$93.10	\$92.23	\$101.47
Three Party +	\$142.59	\$156.85	\$126.80	\$139.48	\$141.27	\$155.40
\$2,000 Maximum						
One Party	\$49.30	\$54.23	\$44.73	\$49.21	\$48.52	\$53.37
Two Party	\$97.43	\$107.18	\$88.19	\$97.01	\$95.93	\$105.52
Three Party +	\$146.81	\$161.49	\$130.26	\$143.29	\$144.81	\$159.29
Rates (With \$1,000 Child orthodontic lifetime maximum, \$50/\$150 deductible, endo and perio covered at Basic)						
	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2
\$1,000 Maximum						
One Party	\$39.35	\$43.29	\$35.87	\$39.46	\$39.21	\$43.13
Two Party	\$80.01	\$88.01	\$72.86	\$80.15	\$79.80	\$87.77
Three Party +	\$134.77	\$148.26	\$120.99	\$133.10	\$134.47	\$147.92
\$1,500 Maximum						
One Party	\$47.01	\$51.72	\$42.79	\$47.07	\$46.49	\$51.14
Two Party	\$94.23	\$103.64	\$85.63	\$94.20	\$93.23	\$102.54
Three Party +	\$152.56	\$167.83	\$136.77	\$150.45	\$151.25	\$166.38
\$2,000 Maximum						
One Party	\$49.30	\$54.23	\$44.73	\$49.21	\$48.52	\$53.37
Two Party	\$98.39	\$108.23	\$89.14	\$98.06	\$96.88	\$106.57
Three Party +	\$156.41	\$172.06	\$139.86	\$153.84	\$154.40	\$169.85
Additional Information						
<b>Required employee participation:</b> If employer contributes 100% of the cost, 100% of eligible employees must enroll. If employer contributes 75%-99% of the cost, minimum of 80% of eligible employees must enroll.						
<b>Rate guarantee:</b> One year for groups enrolling no later than December 1, 2010.						
<b>Broker commission:</b> These rates include 10% flat broker commission and any applicable miscellaneous broker compensation.						

<sup>1</sup> Please refer to the marketing brochure for additional information on benefit copayments, deductibles, maximums, limitations & exclusions and enrollment guidelines. See back side of this sheet for a list of eligible Level 1 and Level 2 industries and a list of ineligible industries.

<sup>2</sup> Delta Dental PPO dentists are reimbursed at the lesser of the submitted charge or the PPO provider allowed fee. Delta Dental Premier dentists are reimbursed at the lesser of the submitted charge or the Premier provider allowed fee. Non-contracted dentists are reimbursed at the lesser of the submitted charge or the fee that satisfies the majority of dentists with the same training and geographical area.

<sup>3</sup> If the enrollee is pregnant, Delta Dental will pay for the following additional services per calendar year: one additional oral evaluation and either one additional routine cleaning or one additional periodontal scaling and root planing per quadrant.

<sup>4</sup> Includes surgical placement and removal of implants, implant supported prosthetics and implant repair and recementation.

<sup>5</sup> Requires a minimum enrollment of 10 primary enrollees.

## Eligible/Ineligible Industries – Delta Dental PPO

### 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
Churches (Management and Administrative staff ONLY)	8661
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
Tax Return Preparation Services/Misc. Personal Services	7291-7299
Watch, Clock & Jewelry Repair	7631
Industries quoted as Level 2 in 2008	0000

Ineligible Industries	SIC code
Associations and Trusts <sup>1</sup> (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 <sup>2</sup>	Varies
International Affairs	9721
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Partnerships	No SIC
Private Households	8811
Religious Organizations (except Churches #8661)	No SIC
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.