



Delta Preferred Option For Employer Groups with 3 – 99 Employees

**EACH EMPLOYER GROUP HAS A 12-MONTH RATE GUARANTEE
MONTHLY RATES FOR CASES EFFECTIVE JANUARY 1, 2009 THROUGH DECEMBER 1, 2009**

| | Emerald 10 | | Diamond 15 | |
|-------------------|------------|------------|------------|------------|
| | SIC Tier 1 | SIC Tier 2 | SIC Tier 1 | SIC Tier 2 |
| Employee Only | \$42.81 | \$50.50 | \$50.47 | \$58.16 |
| Employee +1 | \$81.90 | \$97.28 | \$96.00 | \$111.38 |
| Employee + Family | \$128.69 | \$151.77 | \$146.53 | \$169.61 |

Ortho Benefit only for groups of 25 or more enrolled employees

| | Additional for ORTHO Benefit | |
|-------------------|------------------------------|------------|
| | Emerald 10 | Diamond 15 |
| Employee Only | N/A | N/A |
| Employee +1 | \$1.19 | \$6.29 |
| Employee + Family | \$11.91 | \$20.24 |

THERE IS A MONTHLY ADMINISTRATIVE FEE AS FOLLOWS:

| | |
|-----------------------------|---------|
| UNDER 6 EMPLOYEE LIVES | \$10.00 |
| 6 THROUGH 15 EMPLOYEE LIVES | \$15.00 |
| 16 AND OVER EMPLOYEE LIVES | \$20.00 |

- **If more than one product is purchased from the Multi Benefit Plans Trust, only one monthly administrative fee is applicable.**
- **Due to growth or reduction in number of employee lives enrolled, monthly administrative fee will only change on the employer anniversary date.**
- **THESE RATES ARE FOR NEW GROUPS ONLY and can not be used for existing groups.**

EMPLOYER CONTRIBUTION REQUIREMENTS

| Option I | Option II |
|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| 100% Employer Contribution For Employees 50% (or more) Employer Contribution For Dependents No Dependent Participation Required | 100% Employer Contribution For Employees 0 – 49% Employer Contribution For Dependents 75% of Eligible Dependents <u>Must Enroll</u> |

Tier 1 and Tier 2 rates are based on standard industry classification (SIC) codes. Most businesses are in Tier 1. Some industries are ineligible. See the Eligible Industries table in the brochure or on the www.multibenefitplans.com website.

Administered by:
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 Glendale, California 91202
 (800) 308-5443
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Dual Choice Option

Employers may offer a “Dual Choice” program, wherein employees can choose from more than one Delta Dental program. For example, an employer can offer:

DeltaCare, Delta’s HMO program, alongside **DeltaPreferred Option (DPO)**, Delta’s PPO program.

Dual Choice Enrollment Guidelines

Which companies are eligible for Dual Choice?

To make sure a company is eligible to offer Dual Choice, please refer to our list of eligible industries for DeltaPreferred Option programs. Most industries do qualify, although some are surcharged and some are excluded under DPO industry guidelines.

Is there a minimum enrollment requirement?

For Dual Choice at least 3 employees must enroll in the DeltaCare program and at least 3 in the DeltaPreferred Option.

How long are Dual Choice rates guaranteed?

Initial Dual choice rates are guaranteed for two year for both DeltaCare and DeltaPreferred Option.

CAN AN EMPLOYEE MOVE FROM DPO TO DELTACARE OR VISA VERSA

YES, BUT ONLY AT THE EMPLOYER’S OPEN ENROLLMENT DATE, WHICH IS THE 30-DAYS PRIOR TO THE EMPLOYER’S ANNIVERSARY DATE.



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