



Delta Dental PPO

For Employer Groups with 3 – 99 Employees

EACH EMPLOYER GROUP HAS A 12-MONTH RATE GUARANTEE
MONTHLY RATES FOR CASES EFFECTIVE JANUARY 1, 2010 THROUGH DECEMBER 1, 2010

	Emerald 10		Diamond 15	
	SIC Tier 1	SIC Tier 2	SIC Tier 1	SIC Tier 2
Employee Only	\$44.38	\$51.88	\$52.31	\$59.81
Employee +1	\$84.89	\$99.89	\$99.51	\$114.51
Employee + Family	\$133.40	\$155.90	\$151.89	\$174.39

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	\$1.24	\$6.53
Employee + Family	\$12.34	\$20.98

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:
 PacFed Benefit Administrators, Inc.
 1000 North Central Avenue, Suite 400
 Glendale, California 91202
 (800) 308-5443
 E-MAIL: MULTIBEN@PACFED.COM



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 USA, Delta’s HMO program, alongside **Delta Dental PPO**, 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 Delta Dental PPO programs. Most industries do qualify, although some are surcharged and some are excluded under PPO industry guidelines.

Is there a minimum enrollment requirement?

For Dual Choice at least 3 employees must enroll in the DeltaCare USA program and at least 3 in the Delta Dental PPO.

CAN AN EMPLOYEE MOVE FROM PPO TO DELTACARE USA 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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