

# Determining rates for small businesses is as easy as 1 - 2 - 3

## 1. What product?

Choose a network and plan:

- Delta Dental PPO<sup>SM</sup>
- Delta Dental PPO plus Premier
- DeltaCare<sup>®</sup> USA

## 2. What industry?

SIC determines Level One or Level Two rates:

- Refer to eligible industries list provided
- Determine if your group is Level One or Level Two
- Refer to appropriate Level One or Level Two rate sheet

**Eligible Industries**

Level One	SIC Code	Level One Continued	SIC Code
Advertising (except Misc. not classified #7319)	7311-7313	Public Education (except Private Schools)	8300-8299
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999	Security Systems, Detectives, Armored Cars	7381-7382
Auto Rental Agencies	7513-7519	Retail	5200-5510, 5600-5999
Automobile Parking Services	7521	Transportation	4000-4799
Building Maintenance/Equipment Rental	7349-7359	Utilities	4900-4999
Collection Agencies & Credit Reporting Services	7322-7323	Wholesale Trade	5000-5199
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899	<b>Level Two</b>	<b>SIC Code</b>
Community Service Organizations	8300-8499	Amusement, Recreation & Entertainment	7919
Computer Programming & Related Services	7370-7379	Auto Dealerships	7800-7999
Construction Contractors	1500-1799	Hotels	5511-5599
Direct Mail, Reproductions, Secretarial Services	7331-7338	Insurance Carriers/Brokers	6300-6499
Dishwashing & Pest Control Services	7342	Jewelry Manufacturing	3911-3915
Education (except Private Schools)	8200-8299	Legal	8100-8199
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629	Medical Groups	8000-8059 & 8071-8099
Engineering & Management Services	8700-8799	Photographic Studios	7221
Finance (Banks, Securities, Credit Agencies)	6000-6299	Real Estate	6500-6799
Funeral Services & Crematories	7261	Religious Organizations	no SIC
Furniture Repair/Upholstery	7641	Restaurants	5800-5899
Government-Related Groups	8300-8499	Tax Return Preparation Services/ Misc. Personal Services	7291-7299
Hospitals	8062-8069	Watch, Clock & Jewelry Repair	7631
Independent Auto Repair & Services	7532-7599	<b>Ineligible Industries</b>	<b>SIC Code</b>
Laundry/Cleaning Services/		Associations and Trusts	8600-8699
Shoe Repair Shops	7211-7219/87251	Beauty & Barber Shops	7321-7341
Manufacturing (except Jewelry Manufacturing)	2000-3999	Dental Offices, Dental Labs and Medical Labs	8021, 8071, 8072
Manufacturing (Chemicals, Allied and Other Products)	2810-3999	Employment Agencies	7361-7363
Mining, Oil and Gas Extraction	1000-1499	Groups with high turnover	Varies
Misc. Computer Services	7370	Misc. Business Services	7389
Misc. Repair (Welding, etc.)	7692-7699	Misc. Services not elsewhere classified	8999
News Syndicates	7383	Partnerships	no SIC
Photofinishing Labs	7384	Professional Employee Organizations (PEO)	7361
Printing & Publishing	2700-2799	Seasonal Employees (Christmas, Part-time help)	no SIC
Private Schools (Elementary & High School)	8211	Seasonal Employees (Agriculture)	0761-0783
Public Administration (Cities, Counties, Police, etc.)	9000-9999		

## 3. What state?

Geographic area determines final rates:

- Refer to appropriate state, then appropriate rating area