



SMALL BUSINESS ADVANTAGE PROGRAM

Underwriting Policies and Requirements

Contribution and Participation Requirements for DeltaPremier and DeltaPreferred Option

- Rates require that the employer will contribute at least 50% of the cost of the plan (no more than 50% contribution by employee) and that there will be no less than 75% enrollment of all eligible employees and no less than 50% enrollment of their dependents.
 - Rates require a minimum enrollment of 10 employees.
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Benefit Limitations

- Dependents are covered to age 19, full-time students to age 23
- Lifetime maximum of \$1,000 on Orthodontic benefits will be carried over from a previous dental carrier (if applicable), regardless of group size (Premier 4 and DPO 4 programs)

For groups with 10 to 49 primary enrollees:

- New groups of 10 to 49 enrollees are subject to a 6-month waiting period from group's effective date for Major Restorative and Prosthodontic benefits. The waiting period will be waived for groups with proof of prior Major Restorative and Prosthodontic coverage.
- Orthodontic benefits are not available to groups of 10 to 49 enrollees without proof of prior Orthodontic coverage.
- Newly hired employees have a 6-month waiting period for Major Restorative and Prosthodontic benefits from the time of the employee's eligibility.
- Newly hired employees have a 6-month waiting period for Orthodontic benefits from the time of the employee's eligibility unless orthodontic work is in progress at the time of hire.

For groups with 50 to 99 primary enrollees:

- New groups of 50 to 99 subscribers are not subject to the 6-month waiting period for Major Restorative, Prosthodontic, or Orthodontic benefits.

Rate Structure

- Two-tiered rate structure (single and family only)

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Most businesses qualify for Level One rates. However, please consult the following listing to see 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
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Disinfecting & Pest Control Services	7342
Education (except Private Schools)	8200-8299
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Upholstery	7641
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/ Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-3999
Mining, Oil and Gas Extraction	1000-1499
News Syndicates	7383
Printing & Publishing	2700-2799
Public Administration (Cities, Counties, Police, etc.)	9000-9999
Retail	5200-5510, 5600-5999
Transportation	4000-4799
Utilities	4900-4999
Wholesale Trade	5000-5199
Level Two	SIC Code
Auto Dealerships	5511-5599
Automobile Parking Services	7521
Computer Programming & Related Services	7370-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338

Level Two Continued	SIC Code
Engineering & Management Services	8700-8799
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Legal	8100-8199
Medical Groups	8000-8059 & 8071-8099
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Photofinishing Labs	7384
Photographic Studios	7221
Private Schools (Elementary & High School)	8211
Restaurants	5800-5899
Security Systems, Detectives, Armored Cars	7381-7382
Tax Return Preparation Services/ Misc. Personal Services	7291-7299

Ineligible Industries	SIC Code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Associations and Trusts	8600-8699
Beauty & Barber Shops	7231-7241
Community Service Organizations	8300-8499
Dental Offices, Dental Labs and Medical Labs	8021, 8071, 8072
Employment Agencies	7361-7363
Government-funded Groups	8300-8499
Groups with high turnover	Varies
Jewelry Manufacturing	3911-3915
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Partnerships	no SIC
Professional Employee Organizations (PEO)	7361
Real Estate	6500-6799
Religious Organizations	no SIC
Seasonal Employees (Christmas, Part-time help)	no SIC
Seasonal Employees (Agriculture)	0761-0783
Watch, Clock & Jewelry Repair	7631