

# 2019 area definitions

## by state and three-digit ZIP code.\*

Dental and Vision Plans for AVMA LIFE Members and Their Staff

TO FIND YOUR DENTAL PLAN MONTHLY RATE, FOLLOW THESE EASY STEPS:

1. Locate the state you reside in.
2. Use the first three-digits of your ZIP code to find the corresponding area factor number.
3. Find your desired dental plan type on the next page. Use your area factor number from step 2 to find your monthly rate.

For more information about our plans or to enroll, please contact us at 800-621-6360.

Alabama		Iowa		Nevada		Rhode Island	
350, 354-368	1	504-505, 508	3	890-891, 898	2	027-029	5
351-352	2	500-502, 506-507, 510-512, 514-516, 520, 522-527	4	894-895, 897	3	<b>South Carolina</b>	
<b>Alaska</b>				<b>New Hampshire</b>		290-299	3
995-998	6	503, 528	5	032-035	5	<b>South Dakota</b>	
<b>Arizona</b>		<b>Kansas</b>		030-031, 037-038	6	570-572	5
855	2	664, 667-669	2	<b>New Jersey</b>		<b>Tennessee</b>	
854, 859-861	3	660-662, 665-666, 670-679	3	082-084	4	382	1
850-853, 856-857, 862-864, 869	4	<b>Kentucky</b>		071-073, 077, 080-081, 085-088	5	373, 376-378, 380, 383-385	2
<b>Arkansas</b>		404, 406-409, 412-418, 420, 425-426	1	070, 074-076, 078-079, 089	6	370-372, 374, 379, 381	3
716-721, 723-729	2	400, 401, 403, 411, 421-424, 427	2	<b>New Mexico</b>		<b>Texas</b>	
722	3	402, 405, 410	3	877-879, 881-884	2	784-785, 798	1
<b>California</b>		<b>Louisiana</b>		870-875, 880, 885-888	3	753-761, 763-769, 772, 775-783, 788, 790-797, 799	2
922-924, 932-933	4	703-706, 710, 712-714	1	869	4	750-752, 762, 770-771, 773-774, 786, 787, 789	3
906, 908, 910-911, 917-919, 925, 928, 934-937, 939, 952-955, 959, 960-961	5	700-702, 707-709, 711	2	<b>New York</b>		<b>Utah</b>	
		<b>Maine</b>		129, 147	2	843	3
900, 902-905, 907, 912-916, 920-921, 926-927, 930-931, 940-941, 943-951	6	042-044, 046-049	4	124, 126-127, 130, 133-145, 148-149	3	844-846	4
<b>Colorado</b>		039-041, 045	5	103-104, 117, 119-123, 125, 128, 131-132, 146	4	840-841, 847	5
804, 806-807, 809-816	3	<b>Maryland</b>		105, 107-116, 118	5	<b>Vermont</b>	
800-803, 805, 808	4	218-219	1	100-102, 106	6	052-058	5
<b>Connecticut</b>		215-216	2	<b>North Carolina</b>		<b>Virginia</b>	
062-063, 065, 067	5	206-207, 210-214, 217	3	270, 278-279, 283-286, 289	3	242, 246	1
060-061, 064, 066, 068-069	6	208-209	4	271-274, 280-281, 287-288	4	239, 241, 243-245	2
<b>Delaware</b>		<b>Massachusetts</b>		275-277, 282	5	225-238, 240	3
197-199	4	010-012, 015-016	4	<b>North Dakota</b>		201, 220-221, 223-224	4
<b>Florida</b>		013-014, 017-023, 025-026	5	580, 584, 586, 588	4	222	5
338	1	024	6	581-582, 585	5	<b>Washington</b>	
320-321, 323-328, 337, 344, 346-347	2	<b>Michigan</b>		581-582, 585	5	982-986, 988-994	5
329-336, 339, 341, 349	3	482, 485-493, 496-499	3	<b>Ohio</b>		980-981	6
342	4	481, 484, 494-495	4	438, 457	1	<b>West Virginia</b>	
<b>Georgia</b>		480, 483	5	433-437, 439, 443-449, 453-456, 458	2	247-249, 252, 256, 259, 261-266, 268	1
311, 318-319, 398	1	<b>Minnesota</b>		430-432, 440-442, 450-452	3	250-251, 253-255, 257-258, 260, 267	2
301, 303-310, 312-317	2	561-562, 564-566	3	<b>Oklahoma</b>		<b>Wisconsin</b>	
300, 302	3	550, 557-560, 563	4	743, 747	1	545	3
<b>Hawaii</b>		551, 553-554	5	734-739, 742, 744-746, 748-749	2	530, 535, 539-542, 544, 546-547	4
967-968	6	<b>Mississippi</b>		730-731, 740-741	3	531-532, 534, 537-538, 543, 548-549	5
<b>Idaho</b>		387-389, 393-397	1	<b>Oregon</b>		<b>Wyoming</b>	
832-838	5	386, 390-392	2	978	3	820-831	5
<b>Illinois</b>		<b>Missouri</b>		973-977, 979	4		
610-614, 616, 619-620, 622-624, 626, 628-629	3	634-639, 646-647, 649-650, 653-657	2	970-972	5		
609, 615, 617-618, 625, 627	4	630-633, 640-641, 644-645, 648, 651-652, 658	3	<b>Pennsylvania</b>			
600-608	5	<b>Montana</b>		158, 179, 188	1		
<b>Indiana</b>		590	3	155, 157, 159, 161, 163-178, 182-187, 195-196	2		
467, 469-470, 472-479	2	592, 594-599	4	150-154, 156, 160, 162, 180-181, 190-192	3		
460-466, 468, 471	3	591	5	189, 193-194	4		
		<b>Nebraska</b>					
		680-698	3				

\*Any ZIP code not listed is grouped with the highest area factor for the state the ZIP code resides in, with Area 1 being the lowest area factor and Area 6 being the highest area factor. For example, any three digit ZIP code not listed for Virginia in the rating areas above would be grouped with the highest area factor, which would be area factor 5 in Virginia.

# 2019 monthly premium rates

Dental and Vision Plans for AVMA LIFE Members and Their Staff

## DELTA DENTAL PPO<sup>SM</sup> PLUS DELTA DENTAL PREMIER<sup>®</sup> – HIGH PLAN MONTHLY PREMIUM RATES\*

Coverage	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Single	\$43.58	\$48.14	\$53.55	\$58.60	\$64.09	\$71.22
Single + 1	\$85.52	\$94.48	\$105.10	\$115.01	\$125.77	\$139.77
Family	\$152.14	\$168.09	\$186.97	\$204.60	\$223.75	\$248.65

## DELTA DENTAL PPO<sup>SM</sup> PLUS DELTA DENTAL PREMIER<sup>®</sup> – LOW PLAN MONTHLY PREMIUM RATES\*

Coverage	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Single	\$23.90	\$26.41	\$29.37	\$32.14	\$35.15	\$39.07
Single + 1	\$47.48	\$52.46	\$58.35	\$63.86	\$69.84	\$77.62
Family	\$83.51	\$92.26	\$102.63	\$112.31	\$122.81	\$136.48

## DELTA VISION<sup>®+</sup> COMPLETE VISION PROGRAM MONTHLY PREMIUM RATES\*\*

DeltaVision rates are the same for all AVMA LIFE members regardless of area factor number.

Coverage	Rates
Individual	\$7.91
Individual + spouse	\$15.43
Individual + child(ren)	\$17.27
Family	\$24.94

For more information about our plans or to enroll, please contact us at 800-621-6360.

\*Rates are effective 1/1/19 and guaranteed 12 months from date of inception.

\*\*Rates are effective 1/1/18 and guaranteed 24 months from date of inception.

†DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.