

2018 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	South Carolina	
Alaska				New Hampshire		290-299	3
995-998	6	503, 528	5	032-035	5	South Dakota	
Arizona		Kansas		030-031, 037-038	6	570-572	5
855	2	664, 667-669	2	New Jersey		Tennessee	
854, 859-861	3	660-662, 665-666, 670-679	3	082-084	4	382	1
850-853, 856-857, 862-864, 869	4	Kentucky		071-073, 077, 080-081, 085-088	5	373, 376-378, 380, 383-385	2
Arkansas		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	New Mexico		Texas	
722	3			877-879, 881-884	2	784-785, 798	1
California		402, 405, 410	3	870-875, 880, 885-888	3	753-761, 763-769, 772, 775-783, 788, 790-797, 799	2
922-924, 932-933	4	Louisiana		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	703-706, 710, 712-714	1	New York		Utah	
		700-702, 707-709, 711	2	129, 147	2	843	3
900, 902-905, 907, 912-916, 920-921, 926-927, 930-931, 940-941, 943-951	6	Maine		124, 126-127, 130, 133-145, 148-149	3	844-846	4
		042-044, 046-049	4	103-104, 117, 119-123, 125, 128, 131-132, 146	4	840-841, 847	5
		039-041, 045	5	105, 107-116, 118	5	Vermont	
		Maryland		100-102, 106	6	052-058	5
Colorado		218-219	1	North Carolina		Virginia	
804, 806-807, 809-816	3	215-216	2	270, 278-279, 283-286, 289	3	242, 246	1
800-803, 805, 808	4	206-207, 210-214, 217	3	271-274, 280-281, 287-288	4	239, 241, 243-245	2
Connecticut		208-209	4	275-277, 282	5	225-238, 240	3
062-063, 065, 067	5	Massachusetts		North Dakota		201, 220-221, 223-224	4
060-061, 064, 066, 068-069	6	010-012, 015-016	4	580, 584, 586, 588	4	222	5
Delaware		013-014, 017-023, 025-026	5	581-582, 585	5	Washington	
197-199	4	024	6	Ohio		982-986, 988-994	5
Florida		Michigan		438, 457	1	980-981	6
338	1	482, 485-493, 496-499	3	433-437, 439, 443-449, 453-456, 458	2	West Virginia	
320-321, 323-328, 337, 344, 346-347	2	481, 484, 494-495	4	430-432, 440-442, 450-452	3	247-249, 252, 256, 259, 261-266, 268	1
329-336, 339, 341, 349	3	Minnesota		Oklahoma		250-251, 253-255, 257-258, 260, 267	2
342	4	561-562, 564-566	3	743, 747	1	Wisconsin	
Georgia		550, 557-560, 563	4	Oregon		545	3
311, 318-319, 398	1	551, 553-554	5	978	3	530, 535, 539-542, 544, 546-547	4
301, 303-310, 312-317	2	Mississippi		973-977, 979	4	Wyoming	
300, 302	3	387-389, 393-397	1	970-972	5	820-831	5
Hawaii		386, 390-392	2	Pennsylvania			
967-968	6	Missouri		158, 179, 188	1		
Idaho		634-639, 646-647, 649-650, 653-657	2	155, 157, 159, 161, 163-178, 182-187, 195-196	2		
832-838	5			150-154, 156, 160, 162, 180-181, 190-192	3		
Illinois		630-633, 640-641, 644-645, 648, 651-652, 658	3	189, 193-194	4		
610-614, 616, 619-620, 622-624, 626, 628-629	3	Montana					
609, 615, 617-618, 625, 627	4	590	3				
600-608	5	592, 594-599	4				
Indiana		591	5				
467, 469-470, 472-479	2	Nebraska					
460-466, 468, 471	3	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.

2018 monthly premium rates

Dental and Vision Plans for AVMA LIFE Members and Their Staff

DELTA DENTAL PPOSM PLUS DELTA DENTAL PREMIER[®] – HIGH PLAN MONTHLY PREMIUM RATES*

Coverage	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Single	\$39.66	\$43.81	\$48.73	\$53.33	\$58.32	\$64.81
Single + 1	\$77.82	\$85.98	\$95.64	\$104.66	\$114.45	\$127.19
Family	\$138.45	\$152.96	\$170.14	\$186.19	\$203.61	\$226.27

DELTA DENTAL PPOSM PLUS DELTA DENTAL PREMIER[®] – LOW PLAN MONTHLY PREMIUM RATES*

Coverage	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
Single	\$21.75	\$24.03	\$26.73	\$29.25	\$31.99	\$35.55
Single + 1	\$43.21	\$47.74	\$53.10	\$58.11	\$63.55	\$70.63
Family	\$75.99	\$83.96	\$93.39	\$102.20	\$111.76	\$124.20

DELTAVISION^{®+} 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 1/1/18 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.