

2025 area definitions

by state and three-digit ZIP code.*

Dental and Vision Plans for AVMA 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		Puerto Rico	
350, 354-368	1	504-505, 508	3	890-891, 898	2	006-009	1
351-352	2	500-502, 506-507, 510-512, 514-516, 520, 522-527	4	894-895, 897	3	Rhode Island	
Alaska				New Hampshire		027-029	5
995-998	6	503, 528	5	032-035	5	South Carolina	
Arizona		Kansas		030-031, 037-038	6	290-299	3
855	2	664, 667-669	2	New Jersey		South Dakota	
854, 859-861	3	660-662, 665-666, 670-679	3	082-084	4	570-572	5
850-853, 856-857, 862-864, 869	4	Kentucky		071-073, 077, 080-081, 085-088	5	Tennessee	
Arkansas		404, 406-409, 412-418, 420, 425-426	1	070, 074-076, 078-079, 089	6	373, 376-378, 380, 383-385	2
716-721, 723-729	2	400, 401, 403, 411, 421-424, 427	2	New Mexico		370-372, 374, 379, 381	3
722	3			877-879, 881-884	2	Texas	
California		402, 405, 410	3	870-875, 880, 885-888	3	784-785, 798	1
922-924, 932-933	4	Louisiana		869	4	753-761, 763-769, 772, 775-783, 788, 790-797, 799	2
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		750-752, 762, 770-771, 773-774, 786, 787, 789	3
		700-702, 707-709, 711	2	129, 147	2		
		Maine		124, 126-127, 130, 133-145, 148-149	3	Utah	
900, 902-905, 907, 912-916, 920-921, 926-927, 930-931, 940-941, 943-951	6	042-044, 046-049	4	103-104, 117, 119-123, 125, 128, 131-132, 146	4	843	3
		039-041, 045	5	105, 107-116, 118	5	844-846	4
Colorado		Maryland		100-102, 106	6	840-841, 847	5
804, 806-807, 809-816	3	218-219	1	North Carolina		Vermont	
800-803, 805, 808	4	215-216	2	270, 278-279, 283-286, 289	3	052-058	5
Connecticut		206-207, 210-214, 217	3	271-274, 280-281, 287-288	4	Virginia	
062-063, 065, 067	5	208-209	4	275-277, 282	5	242, 246	1
060-061, 064, 066, 068-069	6	Massachusetts		North Dakota		239, 241, 243-245	2
Delaware		010-012, 015-016	4	580, 584, 586, 588	4	225-238, 240	3
197-199	4	013-014, 017-023, 025-026	5	581-582, 585	5	201, 220-221, 223-224	4
Florida		Michigan		Ohio		222	5
338	1	482, 485-493, 496-499	3	438, 457	1	Washington	
320-321, 323-328, 337, 344, 346-347	2	481, 484, 494-495	4	433-437, 439, 443-449, 453-456, 458	2	982-986, 988-994	5
329-336, 339, 341, 349	3	480, 483	5	430-432, 440-442, 450-452	3	980-981	6
342	4	Minnesota		Oklahoma		West Virginia	
Georgia		561-562, 564-566	3	743, 747	1	247-249, 252, 256, 259, 261-266, 268	1
311, 318-319, 398	1	550, 557-560, 563	4	734-739, 742, 744-746, 748-749	2	250-251, 253-255, 257-258, 260, 267	2
301, 303-310, 312-317	2	551, 553-554	5	730-731, 740-741	3	Wisconsin	
300, 302	3	Mississippi		Oregon		545	3
Hawaii		387-389, 393-397	1	978	3	530, 535, 539-542, 544, 546-547	4
967-968	6	386, 390-392	2	973-977, 979	4	531-532, 534, 537-538, 543, 548-549	5
Idaho		Missouri		970-972	5	Wyoming	
832-838	5	634-639, 646-647, 649-650, 653-657	2	Pennsylvania		820-831	5
Illinois		630-633, 640-641, 644-645, 648, 651-652, 658	3	158, 179, 188	1		
610-614, 616, 619-620, 622-624, 626, 628-629	3	Montana		155, 157, 159, 161, 163-178, 182-187, 195-196	2		
609, 615, 617-618, 625, 627	4	590	3	150-154, 156, 160, 162, 180-181, 190-192	3		
600-608	5	592, 594-599	4	189, 193-194	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.

2025 monthly premium rates

Dental and Vision Plans for AVMA 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	\$45.49	\$50.25	\$55.90	\$61.17	\$66.89	\$74.34
Single + 1	\$89.27	\$98.62	\$109.70	\$120.05	\$131.28	\$145.89
Family	\$158.81	\$175.45	\$195.16	\$213.56	\$233.55	\$259.54

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	\$24.95	\$27.56	\$30.66	\$33.55	\$36.69	\$40.78
Single + 1	\$49.56	\$54.76	\$60.91	\$66.65	\$72.89	\$81.01
Family	\$87.16	\$96.30	\$107.12	\$117.23	\$128.19	\$142.46

DELTA VISION^{®†} COMPLETE VISION PROGRAM MONTHLY PREMIUM RATES*

DeltaVision rates are the same for all AVMA 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 1/1/24 through 12/31/25 and subject to change each January.

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