

Dental plans at a glance – Active Employees

State Health Benefits Program and the School Employees' Health Benefits Program

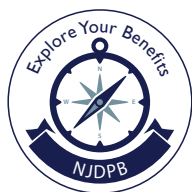
	Dental Plan Organization (DPO/DMO)	Dental Expense Plan (DEP/PPO)	
		In-network	Out-of-network
Deductible	None	Individual \$50 / Family \$100 None for diagnostic/preventive and orthodontic	Individual \$75/ Family \$150 None for diagnostic/preventive and orthodontic
Dentist	Must use Aetna DPO participating dentist	Must use Aetna participating dentist	Any licensed dentist
Preventive and Diagnostic Care	Covered 100%	Covered 100%; deductible waived	Covered 90%; deductible waived
Copay/Coinsurance (your share of the cost)	Flat copay per type of service*	20% Basic Restorative 35% Major Restorative 50% Periodontics and Prosthodontics	30% Basic Restorative 45% Major Restorative 60% Periodontics and Prosthodontics
Maximum Annual Benefit / Individual	None	\$3,000 / Individual (maximum of \$3,000 combined in and Out-of-network)	\$2,000 / Individual (maximum of \$3,000 combined in and Out-of-network)
Orthodontia	Patient under 18 years of age at the start of treatment — (copayment required of \$1,000 or 50 percent of reasonable and customary charges, whichever is less). Patient 18 years of age or over at the start of treatment — (copayment required of \$1,750 or 50 percent of reasonable and customary charges, whichever is less). Maximum treatment is 24 months.	After you have been employed for 10 months, eligible services covered at a 50% coinsurance level, up to a \$1,000 lifetime maximum per child. Covered only for those who start treatment before age 19. (See the Employee Dental Plans Member Handbook for specifics.)	After you have been employed for 10 months, eligible services covered at a 40% coinsurance level, up to a \$750 lifetime maximum (maximum of \$1,000 combined in and Out-of-network) per child. Covered only for those who start treatment before age 19. (See the Employee Dental Plans Member Handbook for specifics.)

* See your SHBP Employee Dental Plans Member Handbook for more information on specific copays

Please note that you must remain in the SHBP Dental Plan you choose for 12 months before you are able to change plans.

Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

For the latest information, including plan details and benefit coverage, visit the Retiree Dental Plans Member Handbook.



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