

# Dental Expense Plan (DEP/PPO) - Active Employees

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

	In-network	Out-of-network
<b>Deductible</b>	\$50 per person / \$100 per family per calendar year None for Diagnostic/Preventative and Orthodontic services	\$75 per person / \$150 per family per calendar year None for Diagnostic/Preventative and Orthodontic services
<b>Coinsurance</b> What the plan will pay	100% Diagnostic and Preventative 80% Basic Restorative / 65% Major Restorative 50% Periodontics, Prosthodontics	90% Diagnostic and Preventative 70% Basic Restorative / 55% Major Restorative 40% Periodontics, Prosthodontics
<b>Copayments</b>	None	None
<b>Annual Benefit Maximum</b>	\$3,000 (Maximum of \$3,000 combined in and out-of-network) per member annually (excluding orthodontics) \$1,000 (lifetime) per child for orthodontics	\$2,000 (Maximum of \$3,000 combined in and out-of-network) per member annually (excluding orthodontics) \$750 (lifetime) per child for orthodontics
<b>Provider Limitations</b>	Must use participating dentist	Any licensed dentist
<b>Some services listed below may be covered subject to deductibles and coinsurance as shown above</b>		
<b>Examinations</b>	Oral evaluations limited to twice per calendar year Plan pays 100%	Oral evaluations limited to twice per calendar year Plan pays 90% <sup>1</sup>
<b>X-rays</b>	Covered subject to limitations / Plan pays 100%	Covered subject to limitations / Plan pays 90% <sup>1</sup>
<b>Cleanings</b> (Oral prophylaxis)	Two cleanings per calendar year / Plan pays 100%	Two cleanings per calendar year / Plan pays 90% <sup>1</sup>
<b>Fluoride application</b>	Covered only for children under age 19 twice per calendar year / Plan pays 100%	Covered only for children under age 19 twice per calendar year / Plan pays 90% <sup>1</sup>
<b>Tooth sealants</b>	Covered for children under age 19 (with restrictions) Plan pays 100%	Covered for children under age 19 (with restrictions) Plan pays 90% <sup>1</sup>
<b>Routine fillings</b>	Plan pays 80% <sup>1</sup>	Plan pays 70% <sup>1</sup>
<b>Simple extraction</b>	Plan pays 80% <sup>1</sup>	Plan pays 70% <sup>1</sup>
<b>Crowns</b>	Plan pays 65% <sup>1</sup>	Plan pays 55% <sup>1</sup>
<b>Root Canal</b> (Endodontics)	Plan pays 80% <sup>1</sup>	Plan pays 70% <sup>1</sup>
<b>Dentures</b>	Repair of existing dentures covered at 80% <sup>1</sup> New or replacement dentures covered at 50% <sup>1</sup>	Repair of existing dentures covered at 70% <sup>1</sup> New or replacement dentures covered at 40% <sup>1</sup>
<b>Oral surgery for removal of impacted tooth</b>	Plan pays 80% <sup>1</sup> / Considered under the medical plan first then dental will consider	Plan pays 70% <sup>1</sup> / May be covered under the medical plan first then dental will consider
<b>Periodontics</b>	Plan pays 50% <sup>1</sup> (with limitations)	Plan pays 40% <sup>1</sup> (with limitations)

<sup>1</sup> In the Dental Expense Plan, you are responsible for the amount the dentist charges above the reasonable and customary allowances.

**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.



**aetna**<sup>®</sup>