

# Dental Plan Organization (DPO/DMO)\* - Employee

In network only dental plan. You need to select a primary dentist.

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

<b>Deductible</b>	None
<b>Coinsurance</b>	Plan pays 100% (less copayment) / 100% Diagnostic and Preventive
<b>Copayments</b>	Varies depending on service
<b>Annual Benefits Maximum</b>	Unlimited
<b>Provider Limitations</b>	Must use Aetna DPO participating dentist

### Services listed below are covered in full subject to copayments as shown below

<b>Examinations</b>	Oral evaluations limited to twice per calendar year / Plan pays 100%
<b>X-rays</b>	Covered subject to limitations / Plan pays 100%
<b>Cleanings</b> (Oral prophylaxis)	Two cleanings per calendar year / Plan pays 100%
<b>Fluoride application</b>	Covered only for children under age 19 twice per calendar year / Plan pays 100%
<b>Tooth sealants</b>	Covered only for children under age 19 / Plan pays 100% (limitations apply)
<b>Routine fillings</b>	Covered after copayment <sup>1</sup>
<b>Simple extraction</b>	Covered after copayment of \$20
<b>Crowns</b>	Covered after copayment of \$150-\$225
<b>Root Canal</b> (Endodontics)	Endodontic Therapy covered after copayment of \$100-\$175
<b>Dentures</b>	Covered after copayment (with limitations) <sup>1</sup>
<b>Oral surgery for removal of impacted tooth</b>	Covered after copayment of \$65
<b>Periodontics</b>	Covered after copayment of: \$30 for gingivectomy (one to three teeth) / \$55 for root planning (per quadrant) / \$100-\$175 for osseous surgery
<b>Orthodontics</b>	Maximum treatment is 24 months – Copayment as follows: Patient under age 18: After copayment of \$1,000 or 50% of bill, whichever is less Patient age 18 or over: After copayment of \$1,750 or 50% of bill, whichever is less

<sup>1</sup>See the Employee Dental Plans Member Handbook for DPO copayment amounts. This handbook can be found on the Aetna website - AetnaStateNJ.com.

**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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