

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

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

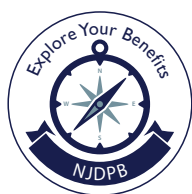
Services listed below are covered in full subject to copayments as shown below

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|---|--|
| Examinations | Oral evaluations limited to twice per calendar year / Plan pays 100% |
| X-rays | Covered subject to limitations / Plan pays 100% |
| Cleanings (Oral prophylaxis) | Two cleanings per calendar year / Plan pays 100% |
| Fluoride application | Covered only for children under age 19 twice per calendar year / Plan pays 100% |
| Tooth sealants | Covered only for children under age 19 / Plan pays 100% (limitations apply) |
| Routine fillings | Covered after copayment ¹ |
| Simple extraction | Covered after copayment of \$20 |
| Crowns | Covered after copayment of \$150-\$225 |
| Root Canal (Endodontics) | Endodontic Therapy covered after copayment of \$100-\$175 |
| Dentures | Covered after copayment (with limitations) ¹ |
| Oral surgery for removal of impacted tooth | Covered after copayment of \$65 |
| Periodontics | Covered after copayment of: \$30 for gingivectomy (one to three teeth) / \$55 for root planning (per quadrant) / \$100-\$175 for osseous surgery |
| Orthodontics | 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 |

¹See 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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