

## Dental Benefits Summary

	<u>Active PPO</u> <u>With PPOII and Extend<sup>SM</sup> Networks</u>	
	<u>Participating</u>	<u>Non-participating</u>
Annual Deductible*		
Individual	\$50	\$50
Family	\$150	\$150
Preventive Services	100%	100%
Basic Services	90%	80%
Major Services	60%	50%
Annual Benefit Maximum	\$2000	\$1500
Office Visit Copay	N/A	N/A
Orthodontic Services**	60%	0%
Orthodontic Deductible	None	None
Orthodontic Lifetime Maximum	\$1000	\$1000
*The deductible applies to: Basic & Major services only		
**Orthodontia is covered only for children (appliance must be placed prior to age 20).		
<b>Preventive</b>		
Oral examinations (a)	100%	100%
Cleanings (a) Adult/Child	100%	100%
Fluoride (a)	100%	100%
Sealants (permanent molars only) (a)	100%	100%
Bitewing Images (a)	100%	100%
Full mouth series Images (a)	100%	100%
Space Maintainers	100%	100%
<b>Basic</b>		
Denture repairs	90%	80%
Root canal therapy, anterior teeth and bicuspid teeth	90%	80%
Root canal therapy, molar teeth	90%	80%
Scaling and root planing (a)	90%	80%
Gingivectomy (a)*	90%	80%
Amalgam (silver) fillings	90%	80%

## Dental Benefits Summary

Composite fillings	90%	80%
Stainless steel crowns	90%	80%
Incision and drainage of abscess*	90%	80%
Uncomplicated extractions	90%	80%
Surgical removal of erupted tooth*	90%	80%
Surgical removal of impacted tooth (soft tissue)*	90%	80%
Osseous surgery (a)*	90%	80%
Surgical removal of impacted tooth (partial bony/ full bony)*	90%	80%
General anesthesia/intravenous sedation*	90%	80%
Crown Lengthening	90%	80%
<b>Major</b>		
Inlays	60%	50%
Onlays	60%	50%
Crowns	60%	50%
Full & partial dentures	60%	50%
Pontics	60%	50%
Crown Build-Ups	60%	50%
Implants	60%	50%
*Certain services may be covered under the Medical Plan. Contact Member Services for more details.		
<i>(a) Frequency and/or age limitations may apply. Limits are described in the booklet/certificate.</i>		
<i>Non-surgical TMJ services are covered as major services subject to the annual maximum.</i>		

### Other Important Information

This Aetna Dental® Preferred Provider Organization (PPO) benefits summary is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures.

Under the Dental Preferred Provider Organization (PPO) plan, you may choose at the time of service a PPO participating dentist. With the PPO plan, savings are possible because the participating dentists have agreed to provide care for covered services at negotiated rates.

Out-of-Network plan payments are based on the 90th percentile of billed charges for the geographic area.

### Emergency Dental Care

## Dental Benefits Summary

---

If you need emergency dental care for the palliative treatment (pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, 7 days a week.

When emergency services are provided by a participating PPO dentist, your co-payment/coinsurance amount will be based on a negotiated fee schedule. When emergency services are provided by a non-participating dentist, you will be responsible for the difference between the plan payment and the dentist's usual charge. Refer to your plan documents for details. Subject to state requirements. Out-of-area emergency dental care may be reviewed by our dental consultants to verify appropriateness of treatment.

Partial List of Exclusions and Limitations\* - Coverage is not provided for the following (unless otherwise noted in the member booklet):

1. Charges for services or supplies

- Provided by a network provider in excess of the negotiated charge.
- Provided by an out-of-network provider in excess of the recognized charge.
- Provided for your personal comfort or convenience, or the convenience of any other person, including a dental provider.
- Provided in connection with treatment or care that is not covered under the plan
- Cancelled or missed appointment charges or charges to complete claim forms
- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage, including:
  - Care in charitable institutions
  - Care for conditions related to current or previous military service
  - Care while in the custody of a governmental authority

2. Any charge in excess of any benefit, dollar, visit, or frequency limit stated in the schedule of benefits.

3. Cosmetic services and supplies.

4. Court-ordered services and supplies - Includes those court-ordered services and supplies, or those required as a condition of parole, probation, release or as a result of any legal proceeding.

5. Acupuncture, acupressure and acupuncture therapy

6. Crown, inlays and onlays, and veneers unless for one of the following:

- It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material
- The tooth is an abutment to a covered partial denture or fixed bridge.

7. Dentures, crowns, inlays, onlays, bridges, or other prosthetic appliances or services used for the purpose of splinting, altering vertical dimension, to restore occlusion, or correcting attrition, abrasion, or erosion.

8. Dental work that began before you were covered by the plan.

9. First installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth, all of which were lost while you were not covered.



## Dental Benefits Summary

---

\*This is a partial list of exclusions and limitations, others may apply. Please check your plan booklet for details.

Your Dental Care Plan Coverage Is Subject to the Following Rules:

Replacement rule Some eligible dental services are subject to your plan's replacement rule. The replacement rule applies to replacements of, or additions to existing:

- Crowns
- Inlays
- Onlays
- Veneers
- Complete dentures
- Removable partial dentures
- Fixed partial dentures (bridges)
- Other prosthetic services

These eligible dental services are covered only when you give us proof that:

- While you were covered by the plan:
  - You had a tooth (or teeth) extracted after the existing denture or bridge was installed.
  - As a result, you need to replace or add teeth to your denture or bridge.
- The present item cannot be made serviceable, and is:
  - A crown installed at least 5 years before its replacement.
  - An inlay, onlay, veneer, complete denture, removable partial denture, fixed partial denture (bridge), or other prosthetic item installed at least 5 years before its replacement.
- While you were covered by the plan:
  - You had a tooth (or teeth) extracted.
  - Your present denture is an immediate temporary one that replaces that tooth (or teeth).
  - A permanent denture is needed, and the temporary denture cannot be used as a permanent denture. Replacement must occur within 12 months from the date that the temporary denture was installed.

### Tooth missing but not replaced rule

The first installation of complete dentures, removable partial dentures, fixed partial dentures (bridges), and other prosthetic services will be covered if:

- The dentures, bridges or other prosthetic items are needed to replace one or more natural teeth that were removed while you were covered by the plan. (The extraction of a third molar tooth does not qualify.)
- The tooth that was removed was not an abutment to a removable or fixed partial denture installed during the prior 5 years

Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

Late entrant rule (Does not apply to Maine contract state and Maine residents): The plan does not cover services and supplies given to a person age 5 or older if that person did not enroll in the plan during one of the following:











