

DENTAL PLAN INSURANCE COMPARISON

THE AETNA PPO PLAN offers both in- and out-of-network coverage. The plan pays a fixed percentage of your eligible expenses with an annual maximum benefit of \$1,750. Your benefits will be maximized by using network providers because they have agreed to substantial discounts. Also, if you use a network provider, the percentage paid by the plan will be increased to 90 percent for Type II benefits (fillings, root canals, etc.) and 60 percent for Type III benefits (crowns, etc.). The percentage paid for out-of-network providers is limited to UCR (usual, customary and reasonable charges). You are responsible for any amounts above what is considered UCR.

THE AETNA DMO PLAN offers in-network coverage only, covers 100 percent of preventive care and requires copays for all other services with no maximum annual benefit. A primary care dentist must be selected prior to receiving any services. The primary care dentist must refer the member to specialists as may be required.

Coverage Differences		
	Aetna PPO	Aetna DMO
Preventive Care (See plan summaries for descriptions)	100% covered (if you have not met the \$1,750 annual maximum benefit)	100% covered
Annual Deductible	\$50	\$0
Coverage for Basic Services (See plan summaries for descriptions)	90% or 80% after deductible	Copay system based on procedure
Coverage for Major Services (See plan summaries for descriptions)	60% or 50% after deductible	Copay system based on procedure
Comprehensive Orthodontia	\$1,750 Lifetime Benefit	\$2,250 - \$2,350
Annual Maximum	\$1,750	No Limit

NOT SURE WHICH DENTAL OPTION IS RIGHT FOR YOU AND YOUR FAMILY?

If your current provider is not in either plan, and you do not want to switch dentists, you should consider the traditional PPO plan, which will still pay for out-of-network care (at a reduced benefit level). If you anticipate you'll need a large volume of dental work that will exceed the PPO \$1,750 annual benefit, you should consider the Aetna DMO, which has no annual maximum benefit amount.

NEED HELP DECIDING WHICH PLAN IS BEST FOR YOU?

Contact your Aetna Health and Benefits Professional, at 861-5273 (KARE), or by email at AetnaHealthandBenefitsProfessional@AETNA.com, Monday – Friday 8 a.m.-5 p.m. (EST).