



Dental Plans

Dental coverage is separate from medical coverage. You can choose from the Aetna Dental Maintenance Organization (DMO) plan or the Aetna High plan, which is a Dental Preferred Provider Organization (DPPO) plan.¹

Dental Benefits ¹	Aetna DMO	Aetna High
Annual Deductible	No deductible	\$25 per person \$50 per family
Preventive Care	0%	0%, no deductible ²
Minor Restorative Care <i>Oral surgery, extractions, fillings, endodontic treatment (including root canals: 20% for anterior and bicuspid teeth and 50% for molar teeth).</i>	20%	20%
Major Restorative Care <i>Inlays, gold fillings, crowns/bridges, dentures and implants.</i>	50%	20%
Periodontal	20%	50%
Orthodontic	\$2,400 copay, no deductible	50%, lifetime maximum benefit is \$2,500
Annual Benefit Maximum <i>(excludes orthodontia)</i>	None	\$3,000 per person
Surgical Periodontal Services	50%	N/A

The Aetna DMO only covers services provided by dentists who participate in Aetna's Dental Maintenance Organization (DMO). The Aetna DMO may not be available in certain geographic areas. Check your ZIP code for coverage. If you move outside the eligible area, you will not be allowed to continue in the DMO, and you will be automatically enrolled in the Aetna High plan at the same coverage level.

If you are enrolled in the Aetna High plan and you visit a dentist who does not participate in Aetna's Dental Preferred Provider Organization (DPPO), the plan pays benefits based on the reasonable and customary (R&C) charge. You are responsible for paying any amount above the R&C charge. A pre-treatment estimate is required for dental care that's expected to be more than \$250.

There are no waiting periods for periodontal and orthodontic services in progress for the Aetna High plan. The DMO plan will not provide benefits related to a pre-existing missing tooth.

Double-coverage is not permitted. Read the [Double Coverage Not Permitted](#) section for information.

¹ Your coinsurance (or copay) amounts are shown.

² The cost of your preventive care under the Aetna High plan counts toward your annual maximum benefit.