

# DENTAL INSURANCE

Provided by


**aetna**<sup>SM</sup>



## Postdoctoral Trainee Benefits Program

AETNA Dental Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
<b>HMO Dental Plan</b>			
Postdoc	\$20.48	\$20.48	\$0
Postdoc + Spouse	\$40.33	\$40.33	\$0
Postdoc + Child(ren)	\$51.49	\$51.49	\$0
Postdoc + Family	\$76.71	\$76.71	\$0
<b>PPO Dental Plan</b>			
Postdoc	\$37.16	\$37.16	\$0
Postdoc + Spouse	\$73.13	\$73.13	\$0
Postdoc + Child(ren)	\$93.31	\$93.31	\$0
Postdoc + Family	\$139.13	\$139.13	\$0

## Postdoctoral Trainee Benefits Program

Plans	VUMC Contribution	Postdoc Contribution
<b>Voluntary SunLife Vision Plan</b>		
Postdoc	\$0	\$8.93
Postdoc + Spouse	\$0	\$17.86
Postdoc + Child(ren)	\$0	\$19.64
Postdoc + Family	\$0	\$28.57
 <b>Life/AD&amp;D/Long-Term Disability**</b>	\$12.05	\$0

**\*\* Paid for by VUMC**

# Postdoctoral Trainee Benefits Program

Aetna Dental HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<b><u>Preventive/Diagnostic Care</u></b>	
Routine Exams	No Charge
Teeth Cleanings (Prophylaxis)	No Charge
X-rays	No Charge
<b><u>Basic Procedures</u></b>	
Fillings	\$22 - \$40 Copay
Endodontics	\$4 - \$380 Copay
Periodontics	\$23 - \$300 Copay
Oral Surgery	\$4 - \$117 Copay
<b><u>Major Procedures</u></b>	
Crowns	\$195-275 Copay
Bridgework	\$195-275 Copay
Dentures	\$10 - \$403 Copay
<b><u>Orthodontia</u></b>	
Adolescent	\$1,945 Copay
Adult	\$1,945 Copay

For more detailed plan design information go to:  
<https://clients.garnett-powers.com/pd/vumc/documents/>

# Postdoctoral Trainee Benefits Program

## Aetna Dental PPO - \$1500 Annual Max Benefit

Core Benefits	In-Network	Out-of-Network (MAX Plan)
Annual Deductible	\$0 per individual \$0 per family	\$50 per individual \$150 per family
<b><u>Preventive/Diagnostic Care</u></b>		
Routine Exams	0%	30%
Teeth Cleanings	0%	30%
(Prophylaxis)	0%	30%
X-rays		
<b><u>Basic Procedures</u></b>		
Fillings	20%	40%
Endodontics	20%	40%
Periodontics	20%	40%
Oral Surgery	20%	40%
<b><u>Major Procedures</u></b>		
Crowns	50%	50%
Bridgework	50%	50%
Dentures	50%	50%
<b><u>Orthodontia (child only)</u></b>		
Adolescent (to age 20)	50% (\$1,500 Lifetime Limit)	50% (\$1,500 Lifetime Limit)
Adult	Not Covered	Not Covered

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# Accessing the Out-of-Network Tier

## An example of how seeking Out-of-Network services can impact your out-of-pocket costs:

- Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge that Aetna allows is \$800
- Per the out-of-network benefit structure, you will pay 50% (your coinsurance) toward that crown, which would be \$400
- In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable, you will pay the \$400 **plus** any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$500 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable
- Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the In-Network PPO tier
- When you access care out-of-network, you and the insurance carrier incur more costs, consequently affecting the overall pricing of the plan