



Dental Insurance

Provided by

aetnaSM

Postdoctoral Insurance Plan

Aetna Dental HMO Plan

Aetna HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u> Routine Exams Teeth Cleanings (Prophylaxis) X-rays	No Charge No Charge No Charge
<u>Basic Procedures</u> Fillings Endodontics Periodontics Oral Surgery	Varies up to \$75 copay Varies up to \$380 copay Varies up to \$300 Copay Varies up to \$117 copay
<u>Major Procedures</u> Crowns Bridgework Dentures	Varies up to \$275 copay Varies up to \$275 copay Varies up to \$350 copay
<u>Orthodontia</u> Adolescent Adult	\$1,945 copay plus start-up fees and retention \$1,945 copay plus start-up fees and retention

Accessing care through the PENN Dental School

The DMO (Dental HMO) plan requires that you choose or be assigned a Primary Care Dentist (PCD) and access all care through this provider unless a specialist referral is necessary.

A vast majority of Postdocs are enrolled before they are able to choose a PCD, and if one is not chosen before accessing care for the first time, it can make the claims process difficult.

In order to alleviate this issue, we have begun automatically assigning the PENN dental school as the PCD for all newly enrolled Postdocs. Should you want to change to a different PCD, you may do so through Aetna member services.

Postdoctoral Insurance Plan

Aetna Dental PPO Plan

Aetna PPO		
Core Benefits	In-Network	Out-of-Network
Annual Deductible (waived for preventive)	\$50* per individual / \$150* per family	
Annual Benefit Maximum	\$1,500	
<u>Preventive/Diagnostic Care</u>		
Routine Exams	0%	20% of UCR
Teeth Cleanings (Prophylaxis)	0%	20% of UCR
X-rays	0%	20% of UCR
<u>Basic Procedures</u>		
Fillings	20%	50% of UCR
Endodontics	20%	50% of UCR
Periodontics	20%	50% of UCR
Oral Surgery	20%	50% of UCR
<u>Major Procedures</u>		
Crowns	50%	50% of UCR
Bridgework	50%	50% of UCR
Dentures	50%	50% of UCR
<u>Orthodontia (Child only)</u>		
\$2,000 Lifetime Maximum	50%	50% of UCR