



Dental Insurance

Provided by

æetnaSM

Postdoctoral Insurance Plan for NRSA Fellows

Aetna DMO Dental Plan

Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u>	
Routine Exams	No Charge
Teeth Cleanings (Prophylaxis)	No Charge
X-rays	No Charge
<u>Basic Procedures</u>	
Fillings	Varies up to \$40 Copay
Endodontics	Varies up to \$255 Copay
Periodontics	Varies up to \$275 Copay
Oral Surgery	Varies up to \$300 Copay
<u>Major Procedures</u>	
Crowns	Varies up to \$255 Copay
Bridgework	Varies up to \$255 Copay
<u>Orthodontia (excludes transitional)</u>	
Adolescent	\$2,400
Adult	\$2,400

Postdoctoral Insurance Plan for NRSA Fellows

Aetna PPO Dental Plan

Core Benefits	In-Network	Out-of-Network
Annual Deductible (waived for preventive in-network)	\$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

Seeking Care Out-Of-Network Under the Dental PPO Plan

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 is considered \$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 (UCR), 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.

Aetna has a robust PPO network, so there should be an in-network dental provider near you.