



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

PPO DENTAL INSURANCE

Provided by

aetnaSM

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 |
| <u>Preventive/Diagnostic Care</u> | | |
| Routine Exams | 0% | 30% |
| Teeth Cleanings (Prophylaxis) | 0% | 30% |
| X-rays | 0% | 30% |
| <u>Basic Procedures</u> | | |
| Fillings | 20% | 40% |
| Endodontics | 20% | 40% |
| Periodontics | 20% | 40% |
| Oral Surgery | 20% | 40% |
| <u>Major Procedures</u> | | |
| Crowns | 50% | 50% |
| Bridgework | 50% | 50% |
| Dentures | 50% | 50% |
| <u>Orthodontia (child only)</u> | | |
| Adolescent (to age 20) | 50% (\$1,500 Lifetime Limit) | 50% (\$1,500 Lifetime Limit) |
| Adult | Not Covered | Not Covered |

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

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