SHBP Retiree Dental Expense Plan (DEP/PPO)

State Health Benefits Program

		Retire	ee Dental Expe	ense Plan (DEF)	
	Tier 1*		Tier 2*		Tier 3*	
	In- network	Out-of- network	In- network	Out-of- network	ln- network	Out-of- network
Annual Deductible	\$50 per person, but not more than \$150 total; Waived for Preventive Care	\$50 per person, but not more than \$150 total; Waived for Preventive Care	\$50 per person, but not more than \$150 total; Waived for Preventive Care	\$50 per person, but not more than \$150 total; Waived for Preventive Care	\$50 per person, but not more than \$150 total; Waived for Preventive Care	\$50 per person, but not more than \$150 total; Waived for Preventive Care
	80% Preventive Care	70% Preventive Care	90% Preventive Care	80% Preventive Care	100% Preventive Care	90% Preventive Care
Coinsurance What the plan will pay	50% Basic Restorative	50% Basic Restorative	60% Basic Restorative	50% Basic Restorative	70% Basic Restorative	50% Basic Restorative
	30% Major Restorative	20% Major Restorative	40% Major Restorative	30% Major Restorative	50% Major Restorative	40% Major Restorative
Maximum Annual Benefit / ndividual	\$1,500		\$1,500		\$1,500	
Major Restorative Services	Major Restorative services include those services that restore existing teeth. These services are utilized onl if a tooth cannot be restored with an amalgam, acrylic, synthetic porcelain or composite filling restoration. Inlays, onlays and crowns are typical examples of major restorative services.					
	Other Major Restorative services include:					
	• Periodontal services include those services involving the maintenance, reconstruction, regeneration, and treatment of the supporting structures surrounding teeth, including bone, gum tissue and root surfaces.					
	• Prosthodontic services include both removable and fixed dentures (bridges) replacing missing teeth.					
	Note: Orthodontic services are not covered under the Retiree Dental Expense Plan.					

*See your SHBP Retiree Dental Plans Member Handbook for more information on specific tiers.

Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna). For the latest information, including plan details and benefit coverage, visit the Retiree Dental Plans Member Handbook.



