

A young child with curly hair, wearing a grey t-shirt and green and white striped pants, is standing in a bathroom. The child is holding a white tube of toothpaste and applying it to a green toothbrush. The child is looking at the toothbrush with a focused expression. In the background, there is a white sink with a chrome faucet, a mirror, and a window with light blue curtains. The text "Here for you" is overlaid in a large, white, serif font across the middle of the image.

Here for you

2021 Aetna Dental Benefits New Jersey State Health Benefits Program



Aetna Dental Plan Information

The choice is yours

We've got you covered with:

1. Plan options to fit every budget
2. A robust nationwide network of dentists
3. Aetna extras with every plan

**For more information call 1-877-STATENJ
(1-877-782-8365) or visit AetnaStateNJ.com**

Aetna Dental\Medical Integration (DMI) Program

The DMI program **automatically** identifies members who have a medical condition that could benefit from timely dental care (for example, diabetes, heart disease or pregnancy). We review these members' records to see who has not had a recent dental visit.

So good dental health can lead to better overall health. Not only do dental problems cause pain and lost time, they can lead to serious health problems.

We look forward to helping you and your family reach optimal health.



New Jersey State Health Benefits Program

Dental Expense Plan (DEP/PPO) – Active Employees

- Choose any dentist in or out-of-network
- Preventive services covered at 100% in-network and 90% out-of-network
- If you stay in-network you will pay the agreed rates.
- If you go out-of-network the provider may charge you.

	In-network	Out-of-network
Deductible	\$50 per person / \$100 per family per calendar year None for Diagnostic/Preventative and Orthodontic services	\$75 per person / \$150 per family per calendar year None for Diagnostic/Preventative and Orthodontic services
Coinsurance What the plan will pay	100% Diagnostic and Preventive 80% Basic Restorative/65% Major Restorative 50% Periodontics, Prosthodontics	90% Diagnostic and Preventive 70% Basic Restorative/55% Major Restorative 40% Periodontics, Prosthodontics
Copayments	None	None
Annual Benefit Maximum	\$3,000 (Maximum of \$3,000 combined in and out-of-network) per member annually (excluding orthodontics) \$1,000 (lifetime) per child for orthodontics	\$2,000 (Maximum of \$3,000 combined in and out-of-network) per member annually (excluding orthodontics) \$750 (lifetime) per child for orthodontics
Provider Limitations	Must use participating Aetna dentist	Any licensed dentist
Some services listed below may be covered subject to deductibles and coinsurance as shown above		
Examinations	Oral evaluations limited to twice per calendar year Plan pays 100%	Oral evaluations limited to twice per calendar year Plan pays 90% ¹
X-rays	Covered subject to limitations / Plan pays 100%	Covered subject to limitations / Plan pays 90% ¹
Cleanings (Oral prophylaxis)	Two cleanings per calendar year / Plan pays 100%	Two cleanings per calendar year / Plan pays 90% ¹
Fluoride application	Covered only for children under age 19 twice per calendar year / Plan pays 100%	Covered only for children under age 19 twice per calendar year / Plan pays 90% ¹
Tooth sealants	Covered for children under age 19 (with restrictions) Plan pays 100%	Covered for children under age 19 (with restrictions) Plan pays 90% ¹
Routine fillings	Plan pays 80% ¹	Plan pays 70% ¹
Simple extraction	Plan pays 80% ¹	Plan pays 70% ¹
Crowns	Plan pays 65% ¹	Plan pays 55% ¹
Root Canal (Endodontics)	Plan pays 80% ¹	Plan pays 70% ¹
Dentures	Repair of existing dentures covered at 80% ¹ New or replacement dentures covered at 50% ¹	Repair of existing dentures covered at 70% ¹ New or replacement dentures covered at 40% ¹
Oral surgery for removal of impacted tooth	Plan pays 80% ¹ / Considered under the medical plan first then dental will consider	Plan pays 70% ¹ / May be covered under the medical plan first then dental will consider
Periodontics	Plan pays 50% ¹ (with limitations)	Plan pays 40% ¹ (with limitations)
Orthodontics	After you have been employed for 10 months, eligible services covered at a 50% ¹ coinsurance level, up to a \$1,000 lifetime maximum per child Covered only for those who start treatment before age 19 (See the Employee Dental Plans Member Handbook for specifics)	After you have been employed for 10 months, eligible services covered at a 40% ¹ coinsurance level, up to a \$750 lifetime maximum (maximum of \$1,000 combined in and out-of-network) per child Covered only for those who start treatment before age 19 (See the Employee Dental Plans Member Handbook for specifics)

¹ In the Dental Expense Plan you are responsible for the amount the dentist charges above the reasonable and customary allowances.



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 Aetna Member Handbook on the Division of Pensions and Benefits website.

AetnaStateNJ.com

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Dental Plan Organization (DPO/DMO)

Choose a primary care dentist from our nationwide network.

Preventive Services covered at 100% and pay copay for services.

Deductible	None
Coinsurance	Plan pays 100% (less copayment) / 100% Diagnostic and Preventive
Copayments	Varies depending on service
Annual Benefits Maximum	Unlimited
Provider Limitations	Must use Aetna DPO participating dentist

Services listed below are covered in full subject to copayments as shown below

Examinations	Oral evaluations limited to twice per calendar year / Plan pays 100%
X-rays	Covered subject to limitations / Plan pays 100%
Cleanings (Oral prophylaxis)	Two cleanings per calendar year / Plan pays 100%
Crowns	Covered after copayment of \$150-\$225
Root Canal (Endodontics)	Endodontic Therapy covered after copayment of \$100-\$175
Dentures	Covered after copayment (with limitations) ¹
Oral surgery for removal of impacted tooth	Covered after copayment of \$65
Periodontics	Covered after copayment of: \$30 for gingivectomy (one to three teeth) / \$55 for root planning (per quadrant) / \$100-\$175 for osseous surgery
Orthodontics	Maximum treatment is 24 months – Copayment as follows: Patient under age 18: After copayment of \$1,000 or 50% of bill, whichever is less Patient age 18 or over: After copayment of \$1,750 or 50% of bill, whichever is less

¹ See the Employee Dental Plans Member Guidebook for DPO copayment amounts. This Guidebook can be found on the Aetna website - [AetnaStateNJ.com](https://www.aetna.com)

Retiree Dental Plan Organization (RDPO/DMO)

Choose a primary care dentist from our nationwide network.

	Tier 1	Tier 2	Tier 3
	In-network	In-network	In-network
Annual Deductible	None	None	None
Copayments	Diagnostic and preventive benefits only	Diagnostic, preventive and restorative benefits only	Diagnostic, preventive, restorative, endodontics, periodontics, prosthodontics (removable), prosthodontics (fixed), oral and maxillofacial surgery, and miscellaneous services
Maximum Annual Benefit/Individual	None	None	None

Note: Orthodontic services are not covered on the Retiree Dental Plan Organization.

A full list of copayments is located in the Retiree Dental Plans Member Handbook, which can be found on the Aetna Member website – AetnaStateNJ.com.

Retiree Dental Expense Plan (RDEP/PPO)

	Tier 1*		Tier 2*		Tier 3*	
	In-Network	Out-of-network	In-Network	Out-of-network	In-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
Coinsurance What the plan will pay	80% Preventive Care 50% Basic Restorative 30% Major Restorative	70% Preventive Care 50% Basic Restorative 20% Major Restorative	90% Preventive Care 60% Basic Restorative 40% Major Restorative	80% Preventive Care 50% Basic Restorative 30% Major Restorative	100% Preventive Care 70% Basic Restorative 50% Major Restorative	90% Preventive Care 50% Basic Restorative 40% Major Restorative
Maximum Annual Benefit / Individual	\$1,500		\$1,500		\$1,500	

Major Restorative Services

Major Restorative services include those services that restore existing teeth. These services are utilized only 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 Retiree Dental Plans Member Handbook for more information on specific tiers. This handbook can be found on the Aetna website – AetnaStateNJ.com.

Tier 3 – If you had dental coverage

Tier 1 – If you did not have dental coverage

After a year in Tier 1 than you will be placed in Tier 2 than after another year you will be placed in Tier 3.



Aetna Resources

Aetna Member Website

As an employee we offer lots of help for managing your health and your benefits. Everything you need is in one place — the member website. Once you sign up at [AetnaStateNJ.com](https://www.aetna.com) and log in, you can:

- Compare dentists based on quality, price, patient reviews and ratings
- Be directed to a comparable in-network dentist when they search for an out-of-network provider

- Evaluate out-of-pocket costs for common services
- Track remaining balances, view claims and get treatment reminders

Custom Provider Search – Search for dentists by name, location, or specialty at [AetnaStateNJ.com](https://www.aetna.com)

- Aetna Dental Plan Organization (DPO)
- Aetna Dental Expense Plan (DEP)
- Aetna Retiree Dental Plan Organization (RDPO)
- Aetna Retiree Dental Expense Plan (RDEP)

Aetna Discount Programs

The Aetna Discount Program offers member discounts on a wide variety of products and services for their health, their wellness and their life.

- **Vision** – Eye exams, frames, lenses, non-disposable contact lenses and solutions, sunglasses, and LASIK eye surgery
- **Fitness** – Gym memberships, home fitness products, and fitness plans. Visit [Globalfit.com/fitness](https://www.globalfit.com/fitness) or call 1-800-298-7800.
- **Hearing** – Hearing aids, batteries, repairs and other hearing aid services

- **Natural products and services** – Acupuncture, chiropractic, massage, nutrition, over-the-counter vitamins, yoga, and mindfulness
- **Lifemart** – discounts with various vendors
 - Travel and ticket deals
 - Electronics
 - Weight loss/diet plans
 - Logon to your member website then choose “**Health Programs**” and select “**See the discounts**”

Visit [Aetna.com](https://www.aetna.com) to find out more information

If you need this material translated into another language, please call Member Services at 1-877-STATENJ (1-877-782-8365).

Visit our website **AetnaStateNJ.com**

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. The health assessment is used in a variety of ways to support Aetna products and services that help you manage your health. We will use your health assessment information in compliance with all applicable state and federal laws, including the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules. For more information, view our Notice of Privacy Practices located at the bottom of our website, or call the number on your Aetna member ID card. The ActiveHealth Health Record should not be used as the sole source of information about a member's medical history.

The Aetna Discount Program provides access to discounted prices and is NOT an insured benefit. A member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

HSA investment services are offered through PayFlex Systems USA, Inc. PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.

This material contains only a partial description of the Money²SM for Health program. Information is believed to be accurate as of the production date; however, it is subject to change without notice. Please visit health.money2.com/about for the most up-to-date information. The Money² for Health program is administered by Citibank, N.A and subject to the terms of the agreement between PayFlex®, Aetna, and Citibank, N.A. Aetna and/or PayFlex will receive a fee from Citi. The program provides access to a payment service, and each member has sole financial responsibility for the patient responsibility portion of his or her claims.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to aetna.com.

Aetna is committed to Accreditation by the National Committee for Quality Assurance (NCQA) as a means of demonstrating a commitment to continuous quality improvement and meeting customer expectations. A complete listing of health plans and their NCQA status can be found on the NCQA website located at reportcard.ncqa.org. To refine your search, we suggest that you search these areas: Managed Behavioral Healthcare Organizations — for behavioral health accreditation; Credentials Verification Organizations — for credentialing certification; Health Insurance Plans — for HMO health plans; Physician and Physician Practices — for physicians recognized by NCQA in the areas of heart/stroke care, diabetes care, back pain and medical homecare. Providers who have been duly recognized by the NCQA Recognition Programs are annotated in the provider listings section of this directory. Providers, in all settings, achieve recognition by submitting data that demonstrates that they are providing quality care. The program constantly assesses key measures that were carefully defined and tested for their relationship to improved care; therefore, NCQA provider recognition is subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. For up-to-date information, please visit our DocFind® online provider directory at aetna.com or, if applicable, visit the NCQA's new top-level recognition listing at recognition.ncqa.org.

