

# Dental Coverage

Dental coverage provides benefits for comprehensive preventive and diagnostic dental care, along with coverage for a wide range of services.

## HOW IT WORKS

The Board of Pensions partners with Aetna, one of the nation's leading diversified healthcare benefits companies, to offer dental coverage.

Dental coverage includes preventive and diagnostic care, basic services, major services, and orthodontic treatment for eligible children.

Depending on where you live, you have at least one of the following dental coverage options:

- **PPO** (preferred provider organization)
- **DMO** (dental maintenance organization)

### PPO

If you enroll in the PPO dental coverage option, you may see any licensed dentist. After you pay the deductible, the plan pays a percentage of covered expenses up to the annual or benefit maximum. Though you have the option to see any dentist, network dentists have agreed to provide services for lower, negotiated fees, and the plan pays more for covered services when you use network providers. So, your out-of-pocket costs are lower when you use network providers; network dentists will also generally submit claims for you.

If you live in an area without adequate network access, you will be able to enroll in the Passive PPO which pays for services based on the higher level of network benefits.

### DMO

The DMO offers access to care through a primary care dentist (PCD). You do not pay deductibles, and there is no annual benefit maximum.

However, care must be provided or referred by your primary dentist to be covered (except in the event of a dental emergency). You must select a primary care dentist for yourself, and each covered dependent, when you first enroll for coverage; you may change those selections at any time.

Visit [aetna.com](http://aetna.com)  
to locate network dentists,  
or call Aetna Member Services  
at 877-238-6200.

## ORTHODONTIA

Comprehensive orthodontic treatment is covered if you have been enrolled continuously in these dental benefits for a year, and are under age 20 when treatment begins.

### Monthly costs

	DMO	PPO/passive PPO
Member-only	\$25.87	\$36.95
Member & Spouse	\$52.79	\$75.44
Member & Children	\$69.24	\$97.37
Member & Family	\$96.79	\$136.03



# Dental coverage

Plan Feature	DMO	PPO	
		Network (including Passive PPO)	Out of Network*
Preventive and diagnostic services, such as routine checkups, cleanings, and bitewing X-rays	100%	100% (no deductible)	100% (no deductible)
Basic services, such as fillings and simple extractions	100%	80% (after deductible)	70% (after deductible)
Major services, such as bridges, crowns, and dentures	60%	60% (after deductible)	40% (after deductible)
Annual plan maximum (per individual)	None	\$2,000	\$1,000
Deductibles	None	\$50	\$100
Family deductible	None	\$100	\$200
Orthodontia (children only)	Yes	Yes	Yes
Orthodontia benefit	50%	50% (after deductible)	50% (after deductible)
Deductible	None	\$50	\$100
Lifetime maximum	None	\$2,000	\$1,000

Frequency limits may apply for some services; see the Dental Benefits summaries on [pensions.org](http://pensions.org).

\* For the PPO, out-of-network services are paid subject to reasonable and customary charges; any balance due is your responsibility. In the DMO, out-of-network services are not covered.

## LEARN MORE

For more information about dental coverage, visit [pensions.org/benefitsguidance](http://pensions.org/benefitsguidance). To search for Aetna network providers, visit [aetna.com](http://aetna.com) and click **Find a doctor** (top of screen), choose

**Guest\Plan from employer**, and follow the prompts under **Continue as guest** to search for providers. If you have questions, call Aetna Member Services at 877-238-6200, or the Board at 800-773-7752 (800-PRESPLAN).



### 100% coverage

All options cover 100% of preventive care.



### Network providers

Care received in network helps lower your out-of-pocket costs.



### Orthodontia

If you have one continuous year of Board dental coverage and are under 20 when treatment starts.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit [pensions.org](http://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.



THE BOARD OF PENSIONS  
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