



# Dental Plan

Regional Care, Inc. is a leading third-party administrator that is here to provide you with comprehensive dental coverage. Negotiated rates make the dental network Aetna Dental Administrators program, powered by the national Aetna Dental Access® network, very competitive. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals and crowns.

## Plan Guidelines

- Dependents are eligible to remain on the dental plan until age 26, regardless of status.
- Preventative services are covered at no cost to the member and the deductible does not have to be met to utilize this benefit.
- Aetna’s negotiated rates make our dental network program very competitive.
- The dental network includes all 50 states. Of the nearly 210,000 available dental practice locations, over 157,000 are general dentists and more than 51,000 are specialists.

Coverage Tier	Rates
Employee	\$42.33
Emp + Spouse	\$92.82
Emp + Children	\$90.78
Emp + Family	\$103.53

DEDUCTIBLE (Per Calendar Year, Per Person)	
Class B, C and D Services	\$50
MAXIMUM BENEFIT AMOUNT (Per Person)	
Class B and C Services	\$1,300 per Calendar Year
Class D Services	\$2,500 per Lifetime
DENTAL PERCENTAGE PAYABLE	
Class A – Preventive	100% covered by the plan
Class B – Basic	70% after deductible
Class C – Major	50% after deductible
Class D - Orthodontia	Not Covered
Charges are limited to Usual and Customary Fees.	

## Comprehensive Plan Design

**Class A Services — Preventative Care** | Routine oral exams. This includes the cleaning and scaling of teeth. Limit of 2 exams each Calendar Year. One bitewing x-ray series, one fluoride treatment for dependent children (under age 19), each Calendar Year. One full mouth x-ray every five (5) Calendar Years. Space maintainers for covered Dependent children (under age 19) to replace primary teeth. Sealants on the occlusal surface of a permanent posterior tooth for Dependent (under age 14) once per tooth in any 36 consecutive month period. Emergency palliative treatment for pain. \*Some exclusions apply.

**Class B Services — Basic** | Dental x-rays not included in Class A. Oral surgery limited to removal of teeth, preparation of the mouth for dentures and removal of tooth generated cysts of less than 1/4 inch. Periodontics (gum treatments); endodontics (root canals); extractions (includes local anesthesia and routine post-operative care); recentering bridges, crowns or inlays; fillings (other than gold); general anesthetics, upon demonstration of Medical Necessity; antibiotic drugs. \*Some exclusions apply.

**Class C Services — Major** | Gold restorations, including inlays, on-lays and foil fillings. The cost of gold restorations in excess of the cost for amalgam, synthetic porcelain or plastic materials will be included only when the teeth must be restored with gold. Installation of crowns; installing precision attachments for removable dentures; installing partial, full or removable dentures to replace one or more natural teeth (includes all adjustments made during six (6) months following the installation). Addition of clasp or rest to existing partial removable dentures; initial installation of fixed bridgework to replace one or more natural teeth; repair of crowns, bridgework and removable dentures; rebasing or relining of removable dentures; dental implants. Replacing an existing removable partial or full denture of fixed bridgework; adding teeth to an existing removable partial denture or existing bridgework (to replace newly extracted natural teeth) — Applies if either 1) the existing denture or bridgework was installed at least five (5) years prior to its replacement and cannot currently be made serviceable, or 2) the existing denture is of an immediate temporary nature. Further, replacement by permanent dentures is required and must take place within twelve (12) months from the date the temporary denture was installed. \*Some exclusions apply.

\*Other exclusions may apply and will be explained in the Summary of Benefits in the Articles entitled "General Limitations and Exclusions."



# National dental network for self-insured groups

AETNA DENTAL® ADMINISTRATORS PROGRAM

## Competitive rates for savings discounts

First Health offers the Aetna Dental Administrators program, which is powered by the Aetna Dental Access® network.

Our negotiated rates make our dental network program competitive. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns.\*

## Expansive network

The dental network includes all 50 states plus the District of Columbia and Puerto Rico. Of the nearly 210,000 available dental practice locations, over 157,000 are general dentists and more than 51,000 are specialists. The good news is all offices are taking new patients. Plus, we set standards to help members with timely office visits and 24/7 emergency care access.

## Finding dentists in DocFind®

Members can use the provider directory at [www.aetna.com/docfind/custom/aetnadentalaccess/](http://www.aetna.com/docfind/custom/aetnadentalaccess/)

## Basic network services add value

In addition to sales and marketing support, other network services include:

- Network management
- Provider education
- Grievance support



Members benefit from negotiated rates for covered and non-covered dental services.\*

Creative, flexible solutions for the competitive edge

\*Discounts shown are projected and based on negotiated rates. Discounts do not account for any savings based on benefit plan design or member responsibility. Actual discounts vary by provider and specific geographic locations. Discounts for non-covered services may not be available in all states.

\*\*Dental counts as of September 2016, Aetna Enterprise Provider Database.

[www.firsthealth.com](http://www.firsthealth.com)