

2026 SHBP/SEHBP Retiree Dental Plan Organization (DPO/DMO)

State Health Benefits Program and the School Employees' Health Benefits Program

Easy-to-use coverage that fits your budget

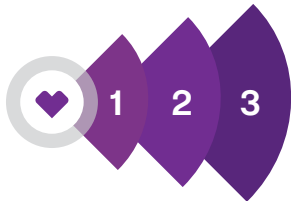
DPO/DMO plan benefits

	Tier 1	Tier 2	Tier 3
	In-network	In-network	In-network
Deductible	\$0	\$0	\$0
Copays*	Diagnostic and preventive care only	Diagnostic care, preventive care and restorative services only	Diagnostic care, preventive care, endodontics, periodontics and restorative services
Annual maximum benefit	\$0	\$0	\$0

*For a full list of copays, visit State.NJ.US/treasury/pensions/member-guidebooks.shtml.

The Dental Plan Organization is an in-network dental plan only. It is available to SHBP and SEHBP retired members.

- In-network dental plan only
- Choose a primary care dentist
- Each family member can pick a different dentist
- You need referrals to see specialty dentists
- Orthodontic services are not covered under the Retiree DPO dental plan



About the benefits tiers

- **Tier 1:** If you did not have dental coverage, this is the lowest benefit tier. This applies if you did not have prior group dental coverage for at least 12 months within 60 days before you signed up for the Retiree Dental Plan Organization. Then you'll be put in Tier 1. After a year in Tier 1, then you'll move to Tier 2. Then after the year in Tier 2, you'll move to Tier 3, the highest benefit.
- **Tier 3:** If you have prior group dental coverage, this is the highest benefit tier. This applies if you were covered by another group dental plan for at least 12 months within 60 days before you signed up for the Retiree Dental Plan Organization. Then you'll enroll in Tier 3.



Questions?

Call Aetna Dental® Member Services at **1-877-782-8365 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET.



Visit AetnaStateNJ.com to search for network dentists and find more information.

DMO plans are insured by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products. Dental policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna).

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations 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. Refer to Aetna.com for more information about Aetna plans.