

2026 SHBP Retiree Dental Expense Plan (DEP/PPO)

State Health Benefits Program

Retiree Dental Expense Plan (DEP)

	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 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.

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.

