

SHBP/SEHBP RETIREE DENTAL PLAN TIERS

FREQUENTLY ASKED QUESTIONS



WHAT IS A DENTAL PLAN TIER?

A dental tier is a level of benefits within a plan that determines **how much the plan will pay** for your dental care.

| | PPO PLAN | DMO PLAN |
|---|--|---|
| How does each plan determine the tier? | Each tier has a corresponding percentage for different categories that the plan will pay toward your claim. | Each tier has a corresponding category of services that would be covered by the plan. |
| What is the difference between the different tier levels? | Higher tiers provide a higher reimbursement percentage level when a claim is processed. | Higher tiers include coverage for more categories of dental care under the plan. |
| What dental plans are available for SHBP retirees? | <ul style="list-style-type: none"> • Aetna Retiree Dental Expense Plan (DEP) • Horizon Retiree Dental Expense Plan (DEP) | <ul style="list-style-type: none"> • Aetna Dental Maintenance Organization (DMO) |
| What dental plans are available for SEHBP retirees? | <ul style="list-style-type: none"> • Aetna Retiree Dental Expense Plan (DEP) • Horizon Retiree Dental Expense Plan (DEP) • Aetna Retiree Dental Expense Plan Plus (DEPP) • Horizon Retiree Dental Expense Plan Plus (DEPP) | <ul style="list-style-type: none"> • Aetna Dental Maintenance Organization (DMO) |
| Does my dental tier effect my monthly dental premium? | No. Your monthly dental premium is based on the plan you select and your level of coverage. (ie. single, member/spouse, parent/child, family) | |
| Can I move up a tier? | Yes. | |
| Can I move down a tier? | No, once you move up a tier, you will not move down as long as you're enrolled in a plan. | |

What tier do I start in?

- **If you had active dental coverage** for at least 12 months and enroll in Retiree Dental coverage within 60 days of leaving your active group dental plan, you will start in Tier 3 in the DEP and DMO plan, Tier 4 in the DEPP.
- **If you did not have active dental coverage** for at least 12 months you will start in Tier 1.

What happens when I reach the highest tier in a plan?

You will remain in that tier for as long as you stay enrolled in a SHBP/SEHBP Retiree Dental Plan.

How long do I need to stay in a tier before I move up to the next tier?

You must stay in a tier for **12 months** before you move up to the next tier.

Example: A retiree enrolled in dental coverage 1/1/2023 under Tier 1, would move to Tier 2 effective 1/1/2024 and then Tier 3 effective 1/1/2025.

Can I move to a higher tier faster than 12 months?

No, you must stay in a tier for 12 months.

When does the 12-month period start?

If you are under Tier 1, the 12-month period starts at your SHBP/SEHBP retiree dental enrollment effective date.

How do I know which tier I'm in?

Businessolver is currently working to add the tier level to the **Benefit Summary** and to the dental enrollment process. *Coming soon.*

- Horizon will display the tier level on the member's dental ID card.
- Aetna does not provide physical dental ID cards but the tier will be displayed on the digital ID cards.

What happens to my tier if I change plans?

You are only permitted to make a plan change if you have been in your current plan for 12 months.

When you change plans:

- If you are already in the highest tier, you'll stay there.
- If you are not already in the highest tier, as long as you have been in your current tier for 12 months, you'll move up to the next highest tier.

Example: A retiree enrolled in dental coverage effective 1/1/2023 under Tier 1, moves to Tier 2 effective 1/1/2024. After being in their plan for 18 months, on 7/1/2024, the member makes a plan change but has only been in Tier 2 for 6 months. When they go into their new plan they will continue under Tier 2 for the remaining 6 months. This member would go into Tier 3 effective 1/1/2025 regardless of whether they made a plan change or remained in their original plan.

DENTAL MAINTENANCE ORGANIZATION (DMO) DETAILS

How many dental tiers are in the Aetna DMO Plan?

The **Aetna DMO** has **3 tiers**:

| Tier 1 | Tier 2 | Tier 3 |
|---|---|---------------------------------------|
| Diagnostic and Preventive Services Only | Includes Tier 1 Services, Plus Restorative Services | Includes Full Retiree DPO Plan Design |

Are implants or orthodontic services covered under the Aetna DMO?

No, implants and orthodontic services are not covered.

DENTAL EXPENSE PLAN (DEP) DETAILS

How many dental tiers are in the Dental Expense Plan?

The **Dental Expense Plan** has **3 tiers**:

| TIER | COINSURANCE (HOW MUCH YOU PAY) | |
|--------|--|---|
| | IN-NETWORK | OUT-OF-NETWORK |
| Tier 1 | 80% Preventative Care 50% Basic Restorative 30% Major Restorative | 70% Preventative Care 50% Basic Restorative 20% Major Restorative |
| Tier 2 | 90% Preventative Care 60% Basic Restorative 40% Major Restorative | 80% Preventative Care 50% Basic Restorative 30% Major Restorative |
| Tier 3 | 100% Preventative Care 70% Basic Restorative 50% Major Restorative | 90% Preventative Care 50% Basic Restorative 40% Major Restorative |

Examples:

Preventative Care:
Cleanings, Check-ups, X-rays

Basic Restorative:
Fillings

Major Restorative:
Crowns and Bridges

SHBP

SEHBP

Does the Dental Expense Plan cover implants?

No

Yes, at all tier levels under Major Restorative

Does the Dental Expense Plan cover orthodontic services?

No

No

What is my in-network/out-of-network maximum annual benefit under the Dental Expense Plan?

\$1,500 for all tier levels (both in-network and out-of-network)

\$3,000 for all tier levels (in-network),
\$2,000 for all tier levels (out-of-network)

DENTAL EXPENSE PLAN PLUS (DEPP) DETAILS (AVAILABLE TO SEHBP ONLY)

How many dental tiers are in the Dental Expense Plan Plus?

The **Dental Expense Plan Plus** has **4 tiers**.

Examples:

Preventative Care:
Cleanings, Check-ups,
X-rays

Basic Restorative:
Fillings

Major Restorative:
Crowns and Bridges

**Periodontics and
Prosthodontics:**
Fixed and Removable
Dentures

| TIER | COINSURANCE (HOW MUCH YOU PAY) | |
|--------|--|---|
| | IN-NETWORK | OUT-OF-NETWORK |
| Tier 1 | 80% Preventative Care 50% Basic Restorative 30% Major Restorative | 70% Preventative Care 50% Basic Restorative 20% Major Restorative |
| Tier 2 | 90% Preventative Care 60% Basic Restorative 40% Major Restorative | 80% Preventative Care 50% Basic Restorative 30% Major Restorative |
| Tier 3 | 100% Preventative Care 70% Basic Restorative 50% Major Restorative | 90% Preventative Care 50% Basic Restorative 40% Major Restorative |
| Tier 4 | 100% Preventative Care 80% Basic Restorative 65% Major Restorative 50% Periodontics and Prosthodontics | 90% Preventative Care 70% Basic Restorative 55% Major Restorative 40% Periodontics and Prosthodontics |

What is my in-network/out-of-network maximum annual benefit under the Dental Expense Plan Plus?

\$3,000 for all tier levels (in-network)

\$2,000 for all tier levels (out-of-network)

Does the Dental Expense Plan Plus cover implants?

Yes, implants are covered at all tier levels under major restorative.

Does the Dental Expense Plan Plus cover orthodontic services?

Yes, orthodontics services are covered at all tier levels for dependents under the age of 19.

What is the orthodontic lifetime maximum under the Dental Expense Plan Plus for dependents under the age of 19?

50% to \$1,000 lifetime maximum (in-network)

40% to \$750 lifetime maximum (out-of-network)

(Not subject to the deductible and not combined with annual maximum)



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