

2026 SEHBP Retiree Dental Expense Plan (DEP/PPO)

School Employees' 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	70% Preventive Care	90% Preventive Care	80% Preventive Care	100% Preventive Care	90% Preventive Care
	50% Basic Restorative	50% Basic Restorative	60% Basic Restorative	50% Basic Restorative	70% Basic Restorative	50% Basic Restorative
	30% Major Restorative	20% Major Restorative	40% Major Restorative	30% Major Restorative	50% Major Restorative	40% Major Restorative
Implant Coverage	30%/20%		40%/30%		50%/40%	
Maximum Annual Benefit / Individual	\$3000/\$2000		\$3000/\$2000		\$3000/\$2000	
Child Orthodontic Services	Not covered		Not covered		Not covered	

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. Other Major Restorative services include:

Major Restorative Services

- **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.

*See your SEHBP Retiree Dental Plans Member Handbook for more information on specific tiers.



AetnaStateNJ.com / 1-877-StateNJ / 1-877-782-8365 (TTY:711)

2026 SEHBP Retiree Dental Expense Plan Plus (DEPP/PPO)

School Employees' Health Benefits Program

Retiree Dental Expense Plan Plus (DEPP)

	Tier 1*		Tier 2*		Tier 3*		Tier 4*	
	In-network	Out-of-network	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	\$50 per person, but not more than \$100 total; Waived for Preventive Care & Orthodontic Services	\$50 per person, but not more than \$100 total; Waived for Preventive Care & Orthodontic Services
Coinsurance What the plan will pay	80% Preventive Care	70% Preventive Care	90% Preventive Care	80% Preventive Care	100% Preventive Care	90% Preventive Care	100% Preventive & Diagnostic Care	90% Preventive & Diagnostic Care
	50% Basic Restorative	50% Basic Restorative	60% Basic Restorative	50% Basic Restorative	70% Basic Restorative	50% Basic Restorative	80% Basic Restorative	70% Basic Restorative
	30% Major Restorative	20% Major Restorative	40% Major Restorative	30% Major Restorative	50% Major Restorative	40% Major Restorative	65% Major Restorative	55% Major Restorative
							50% Periodontics & Prosthodontic	40% Periodontics & Prosthodontic
Implant Coverage	30%/20%		40%/30%		50%/40%		65%/55%	
Maximum Annual Benefit / Individual	\$3000/\$2000		\$3000/\$2000		\$3000/\$2000		\$3000/\$2000	
Child Orthodontic Services (under age 19)	50%/\$1000	40%/\$750	50%/\$1000	40%/\$750	50%/\$1000	40%/\$750	50%/\$1000	40%/\$750

Major Restorative Services

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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.