

# 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
<b>How does each plan determine the tier?</b>	Each tier has a corresponding <b>percentage</b> for different categories that the plan will pay toward your claim.	Each tier has a corresponding <b>category of services</b> that would be covered by the plan.
<b>What is the difference between the different tier levels?</b>	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.
<b>What dental plans are available for SHBP retirees?</b>	<ul style="list-style-type: none"> <li>• Aetna Retiree Dental Expense Plan (DEP)</li> <li>• Horizon Retiree Dental Expense Plan (DEP)</li> </ul>	<ul style="list-style-type: none"> <li>• Aetna Dental Maintenance Organization (DMO)</li> </ul>
<b>What dental plans are available for SEHBP retirees?</b>	<ul style="list-style-type: none"> <li>• Aetna Retiree Dental Expense Plan (DEP)</li> <li>• Horizon Retiree Dental Expense Plan (DEP)</li> <li>• Aetna Retiree Dental Expense Plan Plus (DEPP)</li> <li>• Horizon Retiree Dental Expense Plan Plus (DEPP)</li> </ul>	<ul style="list-style-type: none"> <li>• Aetna Dental Maintenance Organization (DMO)</li> </ul>
<b>Does my dental tier effect my monthly dental premium?</b>	<b>No.</b> Your monthly dental premium is based on the plan you select and your level of coverage. (ie. single, member/spouse, parent/child, family)	
<b>Can I move up a tier?</b>	<b>Yes.</b>	
<b>Can I move down a tier?</b>	<b>No,</b> 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)



Visit [mynjbenefitshub](https://mynjbenefitshub.com) for more details on the Retiree Dental Plans.

Log in to your [myNewJersey](#) account and click the **Health Benefits** button, or log in to [mybenefitshub.nj.gov](https://mybenefitshub.nj.gov)