



# Dental

Just like your medical coverage, you get to choose the dental coverage level, cost, and insurance carrier that are right for you. Make sure to take action so you don't miss out!

# Dental Coverage

## **Dental benefits for your dental needs.**

You should choose the option that's right for you. For example, if you don't need orthodontic care (braces) or major restorative care, the Bronze coverage level may be all you need. If you want AECOM dental coverage in 2023, you must enroll.

## **Choose Your Coverage Level**

You have several coverage levels to choose from, including:

- **Bronze:** A PPO option that covers in- and out-of-network care (remember, you'll receive a discounted rate with in-network providers), but does **not cover major services or orthodontic expenses**
- **Silver:** A buy-up to the Bronze option that covers in- and out-of-network care (remember, you'll receive a discounted rate with in-network providers), including coverage for major services and, for children up to age 19, orthodontic expenses
- **Gold:** An enhanced PPO option that covers in- and out-of-network care (remember, you'll receive a discounted rate with in-network providers), including coverage for major services and orthodontic expenses for children and adults
- **Platinum:** A DHMO option that covers in-network care only, including orthodontic expenses for children and adults (not available in some limited areas)

## **Paying for Coverage**

You'll pay the cost of dental coverage with pre-tax dollars. Just like your medical coverage, you get to decide how much you want to pay for coverage. You can choose the coverage level you want from the insurance carrier offering it at the best price. How much you pay is based on the amount of your contribution from AECOM and the dependents you cover.

### ***In-Network and Out-of-Network Coverage***

In the dental PPO options, in-network and out-of-network dental services are covered at the same percentages. However, if you receive care from an in-network dental provider, you get the advantage of the provider-contracted rate. Out-of-network providers may charge more than the contracted rate, which means you may pay quite a bit more if you receive out-of-network care.



### ***Is a Primary Care Dentist Required?***

If you select an HMO dental plan, such as the Platinum coverage level (where available by carrier), you must designate a primary care dentist to coordinate your care.

If you don't designate a primary care dentist when you enroll, one may be assigned to you. To change your primary care dentist, you will need to contact the insurance carrier directly.

### ***Considering Platinum?***

It may cost less than some of the other options, but you **must** get care from a dentist who participates in the insurance carrier's Platinum network. Be sure to check the availability of local in-network dentists before you enroll. If you don't use a network dentist, you'll pay for the full cost of services.

### ***Considering Bronze?***

Keep in mind that the Bronze options do not cover major services, such as implants, dentures and orthodontia.

## Annual Deductible and Plan Limits

The deductible is what **you** pay out of pocket before your insurance starts paying its share of your costs. The annual maximum is the most the insurance carrier will pay in a year for dental costs. The orthodontia lifetime maximum is the total amount the insurance carrier will pay per person.

	BRONZE	SILVER	GOLD	PLATINUM <sup>1</sup>
Annual Deductible (individual/family)	\$100/\$300	\$100/\$300	\$50/\$150	None
Annual Maximum (excludes orthodontia)	\$1,000 per person	\$1,500 per person	\$2,500 per person	None
Orthodontia Lifetime Maximum <sup>2</sup>	Not covered	\$1,500 per child	\$2,000 per person	Varies by insurance carrier

<sup>1</sup> Not available in some limited areas. Only the coverage levels for which you are eligible will show as options when you enroll online.

<sup>2</sup> If you switch insurance carriers, any orthodontic expenses you've already incurred under your current carrier will count toward your new carrier's orthodontia lifetime maximum.

## In-Network Benefits

When you enroll, you'll be able to see additional coverage details, and any carrier adjustments to standardized plan benefits. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**. In order to get the most comprehensive information about any specific coverage, call the carrier directly.

	BRONZE	SILVER	GOLD	PLATINUM <sup>1</sup>
Preventive Care	Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Varies by insurance carrier; generally covered 100%
Minor Restorative Care (e.g., root canal, gum disease treatment, and oral surgery)	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible	Varies by insurance carrier
Major Restorative Care (e.g., implants, dentures)	Not covered	You pay 40% after deductible	You pay 20% after deductible	Varies by insurance carrier
Orthodontia	Not covered	You pay 50%, no deductible; children up to age 19 only	You pay 50%, no deductible; for children and adults	Varies by insurance carrier

<sup>1</sup> Not available in some limited areas. Only the coverage levels for which you are eligible will show as options when you enroll online.

The chart(s) above is a high-level listing of commonly covered benefits across carriers and coverage levels. This chart is intended to provide you with a snapshot of benefits provided across coverage levels. In general, carriers have agreed to the majority of standardized plan benefits. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here.

## Choose Your Insurance Carrier

Your specific options are based on where you live. You'll be able to see the options available to you when you enroll. No matter which coverage level you select, you may be able to choose from the following insurance carriers:

Before you're a member, you can visit specially designed carrier sites to get a "preview" of their services, networks, and more. You should check out the carrier preview sites to get a closer look at the carriers you're considering. Once you're a member, you'll be able to register and log on to the carrier's main website for personalized information.

- **Aetna**

Before you're a member (preview site):

<https://www.aetna.com/aon/fi/2023>

Once you're a member (website): <https://www.aetna.com>

Phone number: **855.496.6289**

- **Cigna**

Before you're a member (preview site):

<https://connections.cigna.com/aonactivehealth-2023>

Once you're a member (website): <https://my.cigna.com>

Phone number: **855.694.9638**

- **Delta Dental Insurance Company (Bronze, Silver, and Gold)**

Before you're a member (preview site):

<http://ddca.deltadentalexchange.com>

Once you're a member (website): <http://www.deltadentalins.com>

Pre-enrollment phone number: **800.503.4162**

Post-enrollment phone number: **800.471.7614**

- **DeltaCare USA (Platinum)**

Before you're a member (preview site):

<http://ddca.deltadentalexchange.com>

Once you're a member (website): <http://www.deltadentalins.com>

Pre-enrollment phone number: **800.546.9751**

Post-enrollment phone number: **800.471.8073**

- **MetLife**

Before you're a member (preview site):

<https://www.metlife.com/aon-exchange>

Once you're a member (website): <https://www.metlife.com/mybenefits>

Phone number: **888.309.5526**

- **UnitedHealthcare**

Before you're a member (preview site): <https://eims.uhc.com/aon7>

Once you're a member (website): <https://www.myuhc.com>

Phone number: **888.571.5218**

### Do Your Homework

With most carriers, knowing that your dentist is in the network is a simple way to get the best deal when you need care. If you're considering Delta Dental, you need to take it one step further to get the same deal.

- If you choose a **Bronze**, **Silver**, or **Gold** option, there are actually two Delta Dental networks—**PPO** and **Premier**. Although the benefits are the same for both, you may have to pay more if your dentist is only a part of the **Premier network**. You can save more by seeing a Delta Dental dentist who participates in both the **PPO** and **Premier** networks, or by using any in-network dentist if you choose another insurance carrier.
- If you choose a **Platinum** option, the **Delta Dental network** goes by the name of "DeltaCare." So you need to make sure your dentist is in the **DeltaCare network**—not just the **Delta Dental network**. Or get the same deal by using any in-network dentist if you choose another insurance carrier.

### What Are People Saying About Their Experiences With Health Carriers?

Sometimes it helps to see what other people think. When you enroll, you'll be able to see how others have rated their health carriers. Once you're a member, share your own ratings and opinions with others too!