

Starmark Dental PPO B Plans

For groups with two or more insured employees

A Great Balance of Choice and Savings

Starmark dental PPO plans offer exceptional service and access to Aetna Dental® Administrators participating providers. Members can choose from more than 79,000 dental practice locations nationwide by visiting www.aetna.com/asa. Choice and savings backed by exceptional service. Now that's something to smile about.

PPO B	
Calendar-Year Maximum	
Combined in-network/out-of-network per person (<i>Select one</i>)	• \$1,250 • \$1,000 • \$750
Services and Descriptions*	Insured Percent <i>in-network/out-of-network</i>
Preventive Services	
Routine exams, cleanings, fluoride treatments	<i>Select one</i>
Bitewing x-rays	• 100/80%
Complete mouth survey or panoramic x-rays	• 80/60%
Sealants	
Basic Services	
Fillings	80/60%
Root canal, endodontics ¹	
Periodontal maintenance	
Major Services <i>12-month waiting period</i>	
Periodontal scaling	60/50%
Crowns, inlays and onlays	
Gingivectomy	
Prosthetics <i>12-month waiting period</i>	
Fixed bridges	60/50%
Full and partial dentures	
Orthodontic Expense Benefit	Not available
Calendar-Year Deductible	
<i>Waived for preventive services</i>	
Individual Deductible (<i>Select one</i>)	combined in-network/out-of network • \$50 • \$100 in-network/out-of network Satisfaction of the out-of-network deductible applies to the in-network deductible • \$50/\$150 • \$100/\$300
Family Deductible Maximum	None

When medically necessary, charges for covered services are payable subject to the waiting period, calendar-year deductible, insured percent, and Prevailing Fee. Benefits are paid at the 80th percentile of Prevailing Fees for out-of-network services. Plan availability and/or coverage may vary by state.

*The information contained in this plan sheet is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number SDP/1096. Additional restrictions apply. More details are provided at www.starmarkinc.com/starmark/dental and in the Certificate of Insurance, which is the prevailing document and basis for benefit payment.

¹Some endodontic services are covered under Major Services. Refer to the Certificate of Insurance for details.

Starmark is a distinguished leader in small group healthcare benefits. By offering flexible health plans, unparalleled personal service, innovative, paperless employee enrollment, comprehensive health and wellness management tools, nationwide network access, and seamless HRA administration, Starmark is *the* choice to meet the diverse needs of small businesses today.



Plans administered by Starmark are fully insured by Trustmark Life Insurance Company.
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