

Aetna Small Business Dental Plan Options

Groups with 2 to 9 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 2	Option 3		Option 4	Option 5		Option 6
	DMO	Freedom of Choice		PPO Max Plan	Active PPO Plan 80% UCR		PPO \$1,500 Plan 80% UCR
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40	100/80/50
Office Visit Copay	\$5**	\$5**	None	None	None	None	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum
Annual Maximum Benefit	None	None	\$1,000	\$1,500	\$1,500	\$1,000	\$1,500
Diagnostic Services							
Oral Exams							
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%
X-rays							
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%
Complete Series	100%	100%	100%	100%	100%	80%	100%
Preventive Services							
Adult cleaning	100%	100%	100%	100%	100%	80%	100%
Child cleaning	100%	100%	100%	100%	100%	80%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%
Fluoride application - with cleaning	100%	100%	100%	100%	100%	80%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%
Basic Services							
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%
Oral Surgery							
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%
Major Services*							
Complete upper denture	50%	60%	40%	50%	50%	40%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%
Crown- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Pontic- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Inlay-Metallic (3 or more surfaces)	50%	60%	40%	50%	50%	40%	50%
Oral Surgery							
Removal of impacted tooth -partially bony)	50%	60%	40%	50%	50%	40%	50%
Endodontic Services							
Bicuspid root canal therapy	80%	90%	40%	50%	80%	60%	50%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%
Periodontic Services							
Scaling & root planing - per quadrant	80%	90%	40%	50%	80%	60%	50%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%
Orthodontic Services*							
Orthodontic Lifetime Maximum	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rates - Non-Loaded Industries							
Employee	\$22.60	\$29.80		\$38.70	\$43.40		\$47.30
Employee & Spouse	\$42.70	\$59.00		\$77.00	\$86.70		\$95.00
Employee & Child(ren)	\$43.00	\$51.70		\$75.00	\$84.40		\$92.20
Family	\$63.00	\$80.50		\$113.80	\$127.80		\$139.70
Rates - Loaded Industries							
Employee	\$24.90	\$32.80		\$42.60	\$47.70		\$52.00
Employee & Spouse	\$47.00	\$64.90		\$84.70	\$95.40		\$104.50
Employee & Child(ren)	\$47.30	\$56.90		\$82.50	\$92.80		\$101.40
Family	\$69.30	\$88.60		\$125.20	\$140.60		\$153.70

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	Misc Business Services
7389	Misc Computer Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair

¹ There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 10.

* Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Plan Options 2, 3, 8 & 10 or the DentalFund in plan Option 7.

** Dollar amounts indicated are member responsibility.

This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Rates are effective in New Jersey from 1/1/09 through 3/15/09. Rates may vary based on a group members' mix of age, status, zip code and other factors. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the booklet/certificate.

Dental benefits and dental insurance plans are offered and for underwritten by Aetna Life Insurance Company (Aetna).



Aetna Small Business Dental Plan Options

Groups with 2 to 9 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 7	Option 8		Option 9	Option 10
	Consumer Directed	Freedom of Choice 80% UCR		PPO \$2,000 Plan 90% UCR	DMO Plan 41**
	Max 100/0/0	DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50	100/80/50	Scheduled
Office Visit Copay	None	\$5**	None	None	\$5**
Dental Fund	\$50/\$100	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	None
Annual Maximum Benefit	None	None	\$1,500	\$2,000	None
Diagnostic Services					
Oral Exams					
Periodic oral exam	100%	100%	100%	100%	No Charge
Comprehensive oral exam	100%	100%	100%	100%	No Charge
Problem-focused oral exam	100%	100%	100%	100%	No Charge
X-rays					
Bitewing - single film	100%	100%	100%	100%	No Charge
Complete Series	100%	100%	100%	100%	No Charge
Preventive Services					
Adult cleaning	100%	100%	100%	100%	No Charge
Child cleaning	100%	100%	100%	100%	No Charge
Sealants - per tooth	100%	100%	100%	100%	\$10
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge
Space maintainers	100%	100%	100%	100%	\$100
Basic Services					
Amalgam filling - 2 surfaces	Discounted Fee	90%	80%	80%	\$32
Resin filling - 2 surfaces, anterior	Discounted Fee	90%	80%	80%	\$55
Oral Surgery					
Extraction - exposed root or erupted tooth	Discounted Fee	90%	80%	80%	\$30
Extraction of impacted tooth - soft tissue	Discounted Fee	90%	80%	80%	\$80
Major Services*					
Complete upper denture	Discounted Fee	60%	50%	50%	\$500
Partial upper denture (resin base)	Discounted Fee	60%	50%	50%	\$513
Crown- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Pontic- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Inlay-Metallic (3 or more surfaces)	Discounted Fee	60%	50%	50%	\$463
Oral Surgery					
Removal of impacted tooth -partially bony)	Discounted Fee	60%	50%	80%	\$175
Endodontic Services					
Bicuspid root canal therapy	Discounted Fee	90%	50%	80%	\$195
Molar root canal therapy	Discounted Fee	60%	50%	80%	\$435
Periodontic Services					
Scaling & root planing - per quadrant	Discounted Fee	90%	50%	80%	\$65
Osseous surgery - per quadrant	Discounted Fee	60%	50%	80%	\$445
Orthodontic Services*					
Orthodontic Lifetime Maximum	N/A	N/A	N/A	N/A	N/A
Rates - Non-Loaded Industries					
Employee	\$19.60	\$36.10		\$51.90	\$15.20
Employee & Spouse	\$38.60	\$71.30		\$104.50	\$29.80
Employee & Child(ren)	\$52.80	\$62.50		\$101.40	\$30.40
Family	\$66.80	\$97.20		\$153.70	\$45.60
Rates - Loaded Industries					
Employee	\$21.60	\$39.70		\$57.10	\$16.70
Employee & Spouse	\$42.50	\$78.40		\$115.00	\$32.80
Employee & Child(ren)	\$58.10	\$68.80		\$111.50	\$33.40
Family	\$73.50	\$106.90		\$169.10	\$50.20

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	Misc Business Services
7389	Misc Computer Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair

* There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 10.

** Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Plan Options 2, 3, 8 & 10 or the DentalFund in plan Option 7.

** Dollar amounts indicated are member responsibility.

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Aetna Small Business Dental Plan Options

Groups with 10 to 25 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 2	Option 3		Option 4	Option 5		Option 6
	DMO	Freedom of Choice		PPO Max Plan	Active PPO Plan 80% UCR		PPO \$1,500 Plan 80% UCR
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40	100/80/50
Office Visit Copay	\$5**	\$5**	None	None	None	None	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum
Annual Maximum Benefit	None	None	1000	1500	1500	1000	1500
Diagnostic Services							
Oral Exams							
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%
X-rays							
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%
Complete Series	100%	100%	100%	100%	100%	80%	100%
Preventive Services							
Adult cleaning	100%	100%	100%	100%	100%	80%	100%
Child cleaning	100%	100%	100%	100%	100%	80%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%
Fluoride application - with cleaning	100%	100%	100%	100%	100%	80%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%
Basic Services							
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%
Oral Surgery							
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%
Major Services*							
Complete upper denture	50%	60%	40%	50%	50%	40%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%
Crown- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Pontic- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Inlay-Metallic (3 or more surfaces)	50%	60%	40%	50%	50%	40%	50%
Oral Surgery							
Removal of impacted tooth -partially bony)	50%	60%	40%	50%	50%	40%	50%
Endodontic Services							
Bicuspid root canal therapy	80%	90%	40%	50%	80%	60%	50%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%
Periodontic Services							
Scaling & root planing - per quadrant	80%	90%	40%	50%	80%	60%	50%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%
Orthodontic Services*							
Orthodontic Lifetime Maximum	\$2,300 copay**	\$2,300 copay**	Not Covered	Not Covered	50%	40%	50%
	N/A	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000
Rates - Non-Loaded Industries							
Employee	\$20.90	\$27.10		\$35.00	\$39.80		\$43.10
Employee & Spouse	\$38.90	\$53.80		\$70.40	\$79.30		\$86.60
Employee & Child(ren)	\$45.60	\$55.00		\$68.60	\$89.60		\$97.70
Family	\$63.70	\$81.60		\$103.70	\$129.70		\$141.50
Rates - Loaded Industries							
Employee	\$23.00	\$29.80		\$38.50	\$43.80		\$47.40
Employee & Spouse	\$42.80	\$59.20		\$77.40	\$87.20		\$95.30
Employee & Child(ren)	\$50.20	\$60.50		\$75.50	\$98.60		\$107.50
Family	\$70.10	\$89.80		\$114.10	\$142.70		\$155.70

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
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7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	Misc Business Services
7389	Misc Computer Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair

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We want you to know[®]



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Groups with 10 to 25 employees

New Jersey

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Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 7	Option 8		Option 9	Option 10
	Consumer Directed Max 100/0/0	Freedom of Choice 80% UCR		PPO \$2,000 Plan 90% UCR 100/80/50	DMO Plan 41**
		DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50		
Office Visit Copay	None	\$5**	None	None	\$5**
Dental Fund	\$50/\$100	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	None
Annual Maximum Benefit	None	None	1500	2000	None
Diagnostic Services					
<u>Oral Exams</u>					
Periodic oral exam	100%	100%	100%	100%	No Charge
Comprehensive oral exam	100%	100%	100%	100%	No Charge
Problem-focused oral exam	100%	100%	100%	100%	No Charge
<u>X-rays</u>					
Bitewing - single film	100%	100%	100%	100%	No Charge
Complete Series	100%	100%	100%	100%	No Charge
Preventive Services					
Adult cleaning	100%	100%	100%	100%	No Charge
Child cleaning	100%	100%	100%	100%	No Charge
Sealants - per tooth	100%	100%	100%	100%	\$10
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge
Space maintainers	100%	100%	100%	100%	\$100
Basic Services					
Amalgam filling - 2 surfaces	Discounted Fee	90%	80%	80%	\$32
Resin filling - 2 surfaces, anterior	Discounted Fee	90%	80%	80%	\$55
<u>Oral Surgery</u>					
Extraction - exposed root or erupted tooth	Discounted Fee	90%	80%	80%	\$30
Extraction of impacted tooth - soft tissue	Discounted Fee	90%	80%	80%	\$80
Major Services*					
Complete upper denture	Discounted Fee	60%	50%	50%	\$500
Partial upper denture (resin base)	Discounted Fee	60%	50%	50%	\$513
Crown- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Pontic- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Inlay-Metallic (3 or more surfaces)	Discounted Fee	60%	50%	50%	\$463
<u>Oral Surgery</u>					
Removal of impacted tooth -partially bony)	Discounted Fee	60%	50%	80%	\$175
<u>Endodontic Services</u>					
Bicuspid root canal therapy	Discounted Fee	90%	50%	80%	\$195
Molar root canal therapy	Discounted Fee	60%	50%	80%	\$435
<u>Periodontic Services</u>					
Scaling & root planing - per quadrant	Discounted Fee	90%	50%	80%	\$65
Osseous surgery - per quadrant	Discounted Fee	60%	50%	80%	\$445
<u>Orthodontic Services*</u>					
Orthodontic Lifetime Maximum	Discounted Fee	\$2,300 copay**	Not Covered	50%	\$2,300 copay**
	N/A	N/A	N/A	\$1,000	N/A
Rates - Non-Loaded Industries					
Employee	\$18.50	\$32.80		\$47.70	\$13.90
Employee & Spouse	\$35.60	\$65.00		\$95.20	\$27.30
Employee & Child(ren)	\$49.40	\$66.60		\$106.70	\$31.30
Family	\$62.70	\$98.70		\$154.80	\$45.20
Rates - Loaded Industries					
Employee	\$20.40	\$36.10		\$52.50	\$15.30
Employee & Spouse	\$39.20	\$71.50		\$104.70	\$30.00
Employee & Child(ren)	\$54.30	\$73.30		\$117.40	\$34.40
Family	\$69.00	\$108.60		\$170.30	\$49.70

* There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 10.

** Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Plan Options 2, 3, 8 & 10 or the DentalFund in plan Option 7.

** Dollar amounts indicated are member responsibility.

This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Rates are effective in New Jersey from 1/1/09 through 3/15/09. Rates may vary based on a group members' mix of age, status, zip code and other factors. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the booklet/certificate.

Dental benefits and dental insurance plans are offered and /or underwritten by Aetna Life Insurance Company (Aetna).

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	Misc Business Services
7389	Misc Computer Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair



Aetna Small Business Dental Plan Options

Groups with 26 to 50 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 2	Option 3		Option 4	Option 5		Option 6
	DMO	Freedom of Choice		PPO Max Plan	Active PPO Plan 80% UCR		PPO \$1,500 Plan 80% UCR
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40	100/80/50
Office Visit Copay	\$5**	\$5**	None	None	None	None	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum	\$50, 3x Family Maximum
Annual Maximum Benefit	None	None	1000	1500	1500	1000	1500
Diagnostic Services							
Oral Exams							
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%
X-rays							
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%
Complete Series	100%	100%	100%	100%	100%	80%	100%
Preventive Services							
Adult cleaning	100%	100%	100%	100%	100%	80%	100%
Child cleaning	100%	100%	100%	100%	100%	80%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%
Fluoride application - with cleaning	100%	100%	100%	100%	100%	80%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%
Basic Services							
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%
Oral Surgery							
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%
Major Services*							
Complete upper denture	50%	60%	40%	50%	50%	40%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%
Crown- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Pontic- Porcelain with noble metal ¹	50%	60%	40%	50%	50%	40%	50%
Inlay-Metallic (3 or more surfaces)	50%	60%	40%	50%	50%	40%	50%
Oral Surgery							
Removal of impacted tooth -partially bony)	50%	60%	40%	50%	50%	40%	50%
Endodontic Services							
Bicuspid root canal therapy	80%	90%	40%	50%	80%	60%	50%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%
Periodontic Services							
Scaling & root planing - per quadrant	80%	90%	40%	50%	80%	60%	50%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%
Orthodontic Services*							
Orthodontic Lifetime Maximum	\$2,300 copay**	\$2,300 copay**	Not Covered	Not Covered	50%	40%	50%
	N/A	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000
Rates - Non-Loaded Industries							
Employee	\$19.80	\$25.80		\$33.70	\$37.90		\$41.30
Employee & Spouse	\$37.00	\$51.20		\$67.00	\$75.30		\$82.20
Employee & Child(ren)	\$43.30	\$52.40		\$65.20	\$85.50		\$93.00
Family	\$60.80	\$77.50		\$98.80	\$123.10		\$134.60
Rates - Loaded Industries							
Employee	\$21.80	\$28.40		\$37.10	\$41.70		\$45.40
Employee & Spouse	\$40.70	\$56.30		\$73.70	\$82.80		\$90.40
Employee & Child(ren)	\$47.60	\$57.60		\$71.70	\$94.10		\$102.30
Family	\$66.90	\$85.30		\$108.70	\$135.40		\$148.10

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	Misc Business Services
7389	Misc Computer Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair

¹ There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 10.

* Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Plan Options 2, 3, 8 & 10 or the DentalFund in plan Option 7.

** Dollar amounts indicated are member responsibility.

This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Rates are effective in New Jersey from 1/1/09 through 3/15/09. Rates may vary based on a group members' mix of age, status, zip code and other factors. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the booklet/certificate.

Dental benefits and dental insurance plans are offered and for underwritten by Aetna Life Insurance Company (Aetna).



Aetna Small Business Dental Plan Options

Groups with 26 to 50 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Available with an Aetna Medical Plan to Groups with 2 - 50 Eligible Employees. Available Without Medical Plan (Dental Standalone) to Groups with 3 - 50 Eligible Employees	Option 7	Option 8		Option 9	Option 10
	Consumer Directed Max 100/0/0	Freedom of Choice 80% UCR		PPO \$2,000 Plan 90% UCR 100/80/50	DMO Plan 41**
		DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50		
Office Visit Copay	None	\$5**	None	None	\$5**
Dental Fund	\$50/\$100	N/A	N/A	N/A	N/A
Annual Deductible Per Member (Does not apply to Diagnostic & Preventive Services)	None	None	\$50, 3x Family Maximum	\$50, 3x Family Maximum	None
Annual Maximum Benefit	None	None	1500	2000	None
Diagnostic Services					
Oral Exams					
Periodic oral exam	100%	100%	100%	100%	No Charge
Comprehensive oral exam	100%	100%	100%	100%	No Charge
Problem-focused oral exam	100%	100%	100%	100%	No Charge
X-rays					
Bitewing - single film	100%	100%	100%	100%	No Charge
Complete Series	100%	100%	100%	100%	No Charge
Preventive Services					
Adult cleaning	100%	100%	100%	100%	No Charge
Child cleaning	100%	100%	100%	100%	No Charge
Sealants - per tooth	100%	100%	100%	100%	\$10
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge
Space maintainers	100%	100%	100%	100%	\$100
Basic Services					
Amalgam filling - 2 surfaces	Discounted Fee	90%	80%	80%	\$32
Resin filling - 2 surfaces, anterior	Discounted Fee	90%	80%	80%	\$55
Oral Surgery					
Extraction - exposed root or erupted tooth	Discounted Fee	90%	80%	80%	\$30
Extraction of impacted tooth - soft tissue	Discounted Fee	90%	80%	80%	\$80
Major Services*					
Complete upper denture	Discounted Fee	60%	50%	50%	\$500
Partial upper denture (resin base)	Discounted Fee	60%	50%	50%	\$513
Crown- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Pontic- Porcelain with noble metal ¹	Discounted Fee	60%	50%	50%	\$488
Inlay-Metallic (3 or more surfaces)	Discounted Fee	60%	50%	50%	\$463
Oral Surgery					
Removal of impacted tooth -partially bony)	Discounted Fee	60%	50%	80%	\$175
Endodontic Services					
Bicuspid root canal therapy	Discounted Fee	90%	50%	80%	\$195
Molar root canal therapy	Discounted Fee	60%	50%	80%	\$435
Periodontic Services					
Scaling & root planing - per quadrant	Discounted Fee	90%	50%	80%	\$65
Osseous surgery - per quadrant	Discounted Fee	60%	50%	80%	\$445
Orthodontic Services*					
Orthodontic Lifetime Maximum	Discounted Fee	\$2,300 copay**	Not Covered	50%	\$2,300 copay**
	N/A	N/A	N/A	\$1,000	N/A
Rates - Non-Loaded Industries					
Employee	\$17.10	\$31.20		\$45.30	\$13.20
Employee & Spouse	\$33.80	\$62.00		\$90.40	\$25.90
Employee & Child(ren)	\$46.70	\$63.20		\$101.40	\$29.70
Family	\$58.90	\$93.90		\$147.10	\$42.90
Rates - Loaded Industries					
Employee	\$18.80	\$34.30		\$49.80	\$14.50
Employee & Spouse	\$37.20	\$68.20		\$99.40	\$28.50
Employee & Child(ren)	\$51.40	\$69.50		\$111.50	\$32.70
Family	\$64.80	\$103.30		\$161.80	\$47.20

SIC Codes for Ineligible Industries	
7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households
SIC Codes for Loaded Industries	
7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	
7389	Misc Business Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	Private Households
8812-8899	
8300-8399	Social Services
7631	Watch, Clock Jewelry Repair

¹ There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 10.
 * Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Plan Options 2, 3, 8 & 10 or the DentalFund in plan Option 7.
 ** Dollar amounts indicated are member responsibility.
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Aetna Small Business Voluntary Dental Plan Options

Groups with 3 to 9 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Voluntary Plans - Available With or Without an Aetna Medical Plan to Groups with 3 - 50 Eligible Employees.	Voluntary Option V2	Voluntary Option V3		Voluntary Option V4	Voluntary Option V5	Voluntary Option V7
	DMO	Freedom of Choice		PPO Max Plan	DMO Plan 41**	Consumer Directed Max 100/0/0
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Scheduled	
Office Visit Copay	\$10**	\$10**	N/A	N/A	\$10	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	\$50/\$100
Annual Deductible per Member (does not apply to Diagnostic & Preventative Services)	None	None	\$75, 3x Family Maximum	\$75, 3x Family Maximum	None	None
Annual Maximum Benefits	Unlimited	Unlimited	\$1,000	\$1,500	None	None
Diagnostic Services						
Oral Exams						
Periodic oral exam	100%	100%	100%	100%	No Charge	100%
Comprehensive oral exam	100%	100%	100%	100%	No Charge	100%
Problem-focused oral exam	100%	100%	100%	100%	No Charge	100%
X-rays						
Bitewing - single film	100%	100%	100%	100%	No Charge	100%
Complete Series	100%	100%	100%	100%	No Charge	100%
Preventive Services						
Adult cleaning	100%	100%	100%	100%	No Charge	100%
Child cleaning	100%	100%	100%	100%	No Charge	100%
Sealants - per tooth	100%	100%	100%	100%	\$10	100%
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge	100%
Space maintainers	100%	100%	100%	100%	\$100	100%
Basic Services						
Amalgam filling - 2 surfaces	80%	90%	70%	80%	\$32	Discounted Fee
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	\$55	Discounted Fee
Oral Surgery						
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	\$30	Discounted Fee
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	\$80	Discounted Fee
Major Services*						
Complete upper denture	50%	60%	40%	50%	\$500	Discounted Fee
Partial upper denture (resin base)	50%	60%	40%	50%	\$513	Discounted Fee
Crown- Porcelain with noble metal ¹	50%	60%	40%	50%	\$488	Discounted Fee
Pontic- Porcelain with noble metal ¹	50%	60%	40%	50%	\$488	Discounted Fee
Inlay-Metallic (3 or more surfaces)	50%	60%	40%	50%	\$463	Discounted Fee
Oral Surgery						
Removal of impacted tooth - partially bony	50%	60%	40%	50%	\$175	Discounted Fee
Endodontic Services						
Bicuspid root canal therapy	80%	90%	40%	50%	\$195	Discounted Fee
Molar root canal therapy	50%	60%	40%	50%	\$435	Discounted Fee
Periodontic Services						
Scaling & root planing - per quadrant	80%	90%	40%	50%	\$65	Discounted Fee
Osseous surgery - per quadrant	50%	60%	40%	50%	\$445	Discounted Fee
Orthodontic Services*						
Orthodontic Lifetime Maximum	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
	N/A	N/A	N/A	N/A	N/A	N/A
Rates - Non-Loaded Industries						
Employee	\$24.40	\$32.30	\$41.80	\$16.40	\$22.00	
Employee & Spouse	\$46.00	\$63.60	\$83.10	\$32.20	\$42.90	
Employee & Child(ren)	\$46.50	\$55.80	\$81.10	\$32.80	\$58.90	
Family	\$68.00	\$86.80	\$122.80	\$49.20	\$74.60	
Rates - Loaded Industries						
Employee	\$26.80	\$35.50	\$46.00	\$18.00	\$24.20	
Employee & Spouse	\$50.60	\$70.00	\$91.40	\$35.40	\$47.20	
Employee & Child(ren)	\$51.20	\$61.40	\$89.20	\$36.10	\$64.80	
Family	\$74.80	\$95.50	\$135.10	\$54.10	\$82.10	

¹ There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 5.

* Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to DMO in Voluntary Options V2 & V3.

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SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	
7389	Masc. Business Services
7379	Masc. Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	
8812-8899	Private Households
8300-8399	Social Services
7631	Watch, Clock & Jewelry Repair

We want you to know®



Aetna Small Business Voluntary Dental Plan Options

Groups with 10 to 25 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Voluntary Plans - Available With or Without an Aetna Medical Plan to Groups with 3 - 50 Eligible Employees.	Voluntary Option V2	Voluntary Option V3		Voluntary Option V4	Voluntary Option V5	Voluntary Option V7
	DMO	Freedom of Choice		PPO Max Plan	DMO Plan 41**	Consumer Directed Max 100/0/0
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Scheduled	
Office Visit Copay	\$10**	\$10**	N/A	N/A	\$10	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	\$50/\$100
Annual Deductible per Member (does not apply to Diagnostic & Preventative Services)	None	None	\$75. 3x Family Maximum	\$75. 3x Family Maximum	None	None
Annual Maximum Benefits	Unlimited	Unlimited	\$1,000	\$1,500	None	None
Diagnostic Services						
Oral Exams						
Periodic oral exam	100%	100%	100%	100%	No Charge	100%
Comprehensive oral exam	100%	100%	100%	100%	No Charge	100%
Problem-focused oral exam	100%	100%	100%	100%	No Charge	100%
X-rays						
Bitewing - single film	100%	100%	100%	100%	No Charge	100%
Complete Series	100%	100%	100%	100%	No Charge	100%
Preventive Services						
Adult cleaning	100%	100%	100%	100%	No Charge	100%
Child cleaning	100%	100%	100%	100%	No Charge	100%
Sealants - per tooth	100%	100%	100%	100%	\$10	100%
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge	100%
Space maintainers	100%	100%	100%	100%	\$100	100%
Basic Services						
Amalgam filling - 2 surfaces	80%	90%	70%	80%	\$32	Discounted Fee
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	\$55	Discounted Fee
Oral Surgery						
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	\$30	Discounted Fee
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	\$80	Discounted Fee
Major Services*						
Complete upper denture	50%	60%	40%	50%	\$500	Discounted Fee
Partial upper denture (resin base)	50%	60%	40%	50%	\$513	Discounted Fee
Crown- Porcelain with noble metal ¹	50%	60%	40%	50%	\$488	Discounted Fee
Pontic- Porcelain with noble metal ¹	50%	60%	40%	50%	\$488	Discounted Fee
Inlay-Metallic (3 or more surfaces)	50%	60%	40%	50%	\$463	Discounted Fee
Oral Surgery						
Removal of impacted tooth - partially bony	50%	60%	40%	50%	\$175	Discounted Fee
Endodontic Services						
Bicuspid root canal therapy	80%	90%	40%	50%	\$195	Discounted Fee
Molar root canal therapy	50%	60%	40%	50%	\$435	Discounted Fee
Periodontic Services						
Scaling & root planing - per quadrant	80%	90%	40%	50%	\$65	Discounted Fee
Osseous surgery - per quadrant	50%	60%	40%	50%	\$445	Discounted Fee
Orthodontic Services*						
Orthodontic Copay	\$2,400	\$2,400	Not Covered	Not Covered	\$2,400	Not Covered
Orthodontic Lifetime Maximum	N/A	N/A	N/A	N/A	N/A	N/A
Rates - Non-Loaded Industries						
Employee	\$22.40	\$29.10		\$38.00	\$15.00	\$20.80
Employee & Spouse	\$42.20	\$58.20		\$75.90	\$29.50	\$39.80
Employee & Child(ren)	\$49.30	\$59.50		\$74.10	\$33.80	\$55.30
Family	\$68.80	\$88.00		\$112.10	\$48.80	\$70.00
Rates - Loaded Industries						
Employee	\$24.60	\$32.00		\$41.80	\$16.50	\$22.90
Employee & Spouse	\$46.40	\$64.00		\$83.50	\$32.50	\$43.80
Employee & Child(ren)	\$54.20	\$65.50		\$81.50	\$37.20	\$60.80
Family	\$75.70	\$96.80		\$123.30	\$53.70	\$77.00

¹ There will be an additional patient charge for the actual cost of gold/high noble metal for these procedures for the DMO in plan option 5.

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** Dollar amounts indicated are member responsibility.

Jersey from 1/1/09 through 3/15/09. Rates may vary based on a group members' mix of age, status, zip code and other factors. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Dental benefits and dental insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

SIC Codes for Ineligible Industries

7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries

7319	Advertising
7800-7910	Amusement, Recreation & Entertainment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	
8071-8099	Medical Groups
7389	Misc Business Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Armored Cars
8800-8810	
8812-8899	Private Households
8300-8399	Social Services
7631	Watch, Clock & Jewelry Repair

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Aetna Small Business Voluntary Dental Plan Options

Groups with 26 to 50 employees

New Jersey

RATES EFFECTIVE 4/1/2009 TO 6/15/2009

Voluntary Plans - Available With or Without an Aetna Medical Plan to Groups with 3 - 50 Eligible Employees.	Voluntary Option V2	Voluntary Option V3		Voluntary Option V4	Voluntary Option V5	Voluntary Option V7
	DMO	Freedom of Choice		PPO Max Plan	DMO Plan 41**	Consumer Directed Max 100/0/0
	100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	100/80/50	Scheduled	
Office Visit Copay	\$10**	\$10**	N/A	N/A	\$10	None
Dental Fund	N/A	N/A	N/A	N/A	N/A	\$50/\$100
Annual Deductible per Member (does not apply to Diagnostic & Preventative Services)	None	None	\$75, 3x Family Maximum	\$75, 3x Family Maximum	None	None
Annual Maximum Benefits	Unlimited	Unlimited	\$1,000	\$1,500	None	None
Diagnostic Services						
Oral Exams						
Periodic oral exam	100%	100%	100%	100%	No Charge	100%
Comprehensive oral exam	100%	100%	100%	100%	No Charge	100%
Problem-focused oral exam	100%	100%	100%	100%	No Charge	100%
X-rays						
Bitewing - single film	100%	100%	100%	100%	No Charge	100%
Complete Series	100%	100%	100%	100%	No Charge	100%
Preventive Services						
Adult cleaning	100%	100%	100%	100%	No Charge	100%
Child cleaning	100%	100%	100%	100%	No Charge	100%
Sealants - per tooth	100%	100%	100%	100%	\$10	100%
Fluoride application - with cleaning	100%	100%	100%	100%	No Charge	100%
Space maintainers	100%	100%	100%	100%	\$100	100%
Basic Services						
Amalgam filling - 2 surfaces	80%	90%	70%	80%	\$32	Discounted Fee
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	\$55	Discounted Fee
Oral Surgery						
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	\$30	Discounted Fee
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	\$80	Discounted Fee
Major Services*						
Complete upper denture	50%	60%	40%	50%	\$500	Discounted Fee
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Orthodontic Services*						
Orthodontic Copay	\$2,400	\$2,400	Not Covered	Not Covered	\$2,400	Not Covered
Orthodontic Lifetime Maximum	N/A	N/A	N/A	N/A	N/A	N/A
Rates - Non-Loaded Industries						
Employee	\$21.20	\$28.00		\$36.20	\$14.30	\$19.40
Employee & Spouse	\$40.10	\$55.20		\$72.60	\$28.00	\$37.70
Employee & Child(ren)	\$46.90	\$56.50		\$70.50	\$32.10	\$52.10
Family	\$65.70	\$83.90		\$106.80	\$46.30	\$65.80
Rates - Loaded Industries						
Employee	\$23.30	\$30.80		\$39.80	\$15.70	\$21.30
Employee & Spouse	\$44.10	\$60.70		\$79.90	\$30.80	\$41.50
Employee & Child(ren)	\$51.60	\$62.20		\$77.60	\$35.30	\$57.30
Family	\$72.30	\$92.30		\$117.50	\$50.90	\$72.40

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