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## Dental

Toys“R”Us offers you a choice of dental plans that cover routine checkups and other types of dental care. Here’s a summary of how the plans work.

### 2017-2018 Dental Options

- [Click here \(/media/2145/dental\\_plan\\_comparison\\_2017\\_2018.pdf\)](/media/2145/dental_plan_comparison_2017_2018.pdf) for a comparison of your 2017-2018 dental options
- [Click here \(/eligibility-enrolling/2017-2018-enrollment-information/cost-for-coverage/\)](/eligibility-enrolling/2017-2018-enrollment-information/cost-for-coverage/) to see your 2017-2018 dental rates

Note: If you reside in Puerto Rico, dental coverage is available through your medical plan. It is not a separate election, as described here. See details about [medical coverage in Puerto Rico \(/health-wellness-insurance/medical-prescription-drugs/triple-s-salud-puerto-rico/\)](/health-wellness-insurance/medical-prescription-drugs/triple-s-salud-puerto-rico/) and the [Triple-S Salud Dental Benefits chart \(/media/1464/triple-s-salud-dental-benefits-final2011.pdf\)](/media/1464/triple-s-salud-dental-benefits-final2011.pdf) .

### Aetna Dental Preferred Provider Organization (PPO)

You can choose from a nationwide network of dental providers.

- If you choose an in-network provider, you pay less because benefit levels are higher and network providers have agreed to charge lower fees. And, you have no claim forms to file.
- If you choose an out-of-network provider, your out-of-pocket costs will be higher because benefit levels are lower and benefits are subject to Aetna’s [reasonable and customary \(/contacts-tools-resources/benefits-glossary/r/reasonable-and-customary-rc/\)](/contacts-tools-resources/benefits-glossary/r/reasonable-and-customary-rc/) (R&C) limits. In addition, you may be required to pay the charges and submit a claim to be reimbursed.

Note: If you live out of the Aetna service area, but want to enroll in this option and travel to in-network providers, call the "R"Benefits Service Center at 1-844-TRU-BENS. (Representatives are available Monday through Friday, 8 am to 8 pm ET.)

### Aetna Dental Maintenance Organization (DMO)

You select a primary care dentist to coordinate your dental care. Each enrolled family member can choose his/her own primary care dentist. If you go outside the network, you will be responsible for the full cost of your care. You will not receive any benefits from the plan if you use out-of-network providers.

## Comparing Your Dental Options

Review this table for a high-level, side-by-side comparison of the plans.

For 2017-2018 dental coverage costs, [click here \(/eligibility-enrolling/2017-2018-enrollment-information/cost-for-coverage/\)](#).

DENTAL OPTIONS			
	Aetna Dental PPO		Aetna DMO
Plan Provision	In-network	Out-of-network	In-Network Only
Annual deductible	\$50	\$50	None
Preventive and diagnostic services*	100% of discounted rate; no deductible	100% of reasonable and customary (R&C)	100%
Basic services*	80% of discounted rate after deductible	70% of R&C after deductible	80%
Major services*	50% of discounted rate after deductible**	50% of R&C after deductible**	50%
Annual maximum benefit	2017-2018: \$1,500	2017-2018: \$1,500	None
Orthodontia	50% of discounted rate after deductible (for children and adults)	Not covered	50% (for all covered children and adults)
Lifetime orthodontia maximum benefit	\$1,500	N/A	One treatment per member
<p>* Limits on frequency of treatment and services may apply. Bite-wing X-rays are covered once every 12 months, and full-mouth X-rays are covered once every 60 months. See the SPD and SMM for additional details.</p> <p>** Osseous surgery and oral surgery are covered the same as Basic services.</p>			

### To Find an Aetna Dentist Near You

Visit the [Aetna website \(https://www.aetna.com/individuals-families.html\)](https://www.aetna.com/individuals-families.html) or call:

- 1-800-589-4811 for the Dental PPO
- 1-877-238-6200 for the DMO

### Eligibility

[Am I eligible? \(/eligibility-enrolling/whos-eligible/\) \(http://www.rusbenefits.com/eligibility-and-enrolling/whos-eligible\)](#)

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