



IHC Dental Plans for 2021

Healthier mouth, healthier life.

Good oral health can have a direct impact on your overall health and wellness. Dental plans are only available for purchase with an off-exchange medical plan.³ That's why AmeriHealth New Jersey offers dental plan options for you to pair with your medical benefits.¹ You have the freedom to see any dentist but can save on out-of-pocket costs by choosing a dentist in the Advantage Plus 2.0 network. Plus, you'll never need a referral to visit a provider. To find a dental provider, visit amerihealthnj.com/dental.

PLAN NAME ²	Pediatric Only	Pediatric with Adult Preventive	Family Plus Dental
ELIGIBLE	AGES 0-18 (Benefits through end of contract year in which member reaches age 19) ⁴	All Family Members	All Family Members
PEDIATRIC DEDUCTIBLE	\$75	\$75	\$75
ADULT DEDUCTIBLE	n/a	\$0	\$50
PEDIATRIC ANNUAL MAXIMUM		unlimited	
ADULT ANNUAL MAXIMUM	n/a	\$1,000	\$1,000
WAITING PERIODS	n/a	n/a	Members 19 and older: 6 months for basic services and 12 months for major services
PEDIATRIC Out-of-Pocket Maximum (IN-NETWORK BENEFIT³)	\$350 for 1 child / \$700 for 2 or more children		
ADULT Out-of-Pocket Maximum (IN-NETWORK BENEFIT³)	n/a		
PREVENTIVE SERVICES³			
Exams/Evaluations	no charge, not subject to deductible	no charge, not subject to deductible	no charge, not subject to deductible
Cleaning			
X-rays			
Emergency/Palliative Treatment			
Fluoride Treatments, Sealants, Space Maintainers		covered only for children age 0-18, no charge, not subject to deductible	
BASIC SERVICES³			
Fillings (Amalgam restorations-metal; Resin-based composite restorations-white)	50%, after deductible	covered only for children age 0-18, 50% after deductible	80%, after deductible
Simple and surgical extractions			
Crown and denture repair			
Root canals (Endodontic therapy and services)			
Surgical and non-surgical periodontics and maintenance			
Oral surgery			
General anesthesia, nitrous oxide, and/or IV sedation			
MAJOR SERVICES³			
Crowns, inlays, onlays	50%, after deductible	covered only for children age 0-18, 50% after deductible	50%, after deductible
Complete or fixed partial dentures (prosthetics)			
Implants ⁵		not covered	
Orthodontia (Child only age 0-18)		covered only for children age 0-18, 50%	
Medically necessary orthodontia			
Cosmetic orthodontia		not covered	

¹ AmeriHealth New Jersey dental plans are administered by United Concordia Companies, Inc.

² This summary is intended to highlight the benefits available to you. For a complete program description, including all benefits, limitations, and exclusions, please refer to the dental contract.

³ If you choose to use a non-network dentist, you may pay the difference between the amount the plan pays and the amount charged by the non-network dentist.

⁴ Pediatric dental benefits only cover up to age 19. Be sure to purchase a dental care plan that provides benefits for anyone age 19 and older in your family who needs coverage.

⁵ Implants are covered for children under the age of 19 for certain conditions

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RATES	Pediatric Only	Pediatric with Adult Preventive	Family Plus Dental
Age Banded			
0-18	\$26.05	\$13.47	\$18.35
19 -25	n/a	\$13.47	\$18.35
26 - 39	n/a	\$14.31	\$19.50
40 - 49	n/a	\$16.84	\$22.94
50 - 63	n/a	\$19.79	\$26.95
64 and over	n/a	\$20.21	\$27.52