

Your dentist, your choice

Aetna Dental® PPO



Freedom to visit any
dentist you choose!

We want you to know®



Celebrate your freedom!

Freedom. That's what you'll get as an Aetna Dental PPO insurance plan member. You can pick any licensed dentist in our network. Or you can go outside the Aetna⁺ network. Either way, you'll enjoy these features:

- No referrals
- No need to choose a primary care dentist
- Affordable coverage for cleanings, X-rays, restorative work and more!

In-network or out?

The choice is yours, each time you need care. To save more, visit a network dentist. You'll pay more if you visit a dentist outside the network.

CHOICE #1:

For simple, affordable coverage — Visit a participating dentist

Participating dentists have agreed to offer services at a negotiated rate — so you generally pay less out of pocket for your care.

- Refer to our DocFind[®] directory at www.aetna.com to select a participating dentist, or call Member Services.
- Show your Aetna ID card during your visit.
- If your plan has a *deductible* (a dollar amount you must pay for covered expenses in a plan year), you must pay the deductible before your plan covers your eligible dental expenses.
- After you pay your deductible, you may pay a *coinsurance* amount (a percentage of covered expenses) at the time of service. Refer to your plan documents to learn this amount.
- Your dentist will submit your claims for you.
- Participating dentists are contractually required to offer their discounted rates for both covered services and those that are not covered by the dental plan.

CHOICE #2:

For maximum flexibility — See any other licensed dentist

You also have the freedom to visit a licensed dentist who does not participate in the Aetna network.

- If your plan includes a deductible, you must pay this before your dental plan covers your eligible dental expenses.
- When you've paid your deductible, you pay the coinsurance amount at the time of service.
- Only participating dentists have agreed to negotiated rates for Aetna members, so your costs may be higher when you go outside the Aetna network.
- You may have to file your own claims, and you may be subject to *balance billing* (the difference between the amount covered by your plan and the amount charged by your dentist).

*PPO dental insurance plans are underwritten or administered by Aetna Life Insurance Company.

Visit *any* licensed dentist!

Feel good about your dental care decisions — our online services can help

You'll get the tools you need to manage your dental care and get the dental health information you need 24 hours a day, 7 days a week.

Manage your dental benefits — it's a snap!

Find a dentist. Track a claim. Replace your ID card and more. It's easy with our Aetna Navigator™ secure member website. You can:

- Find a network dentist through our DocFind online directory. Search for a dentist by name, specialty, zip code and miles. You can do it by city and state or county and state, too. You'll even find maps and directions to your dentist's office.
- Get estimated average costs for cleanings, fillings, X-rays, crowns, dentures and more. It's a great tool to help you manage your dental expenses.
- See who's covered by your plan.
- Check claims and statements.
- Request replacement ID cards.
- Send us an e-mail. We're ready to help!

Dental information at your fingertips

We also have a dental website at www.simplestepsdental.com. There you'll find articles and facts on over 50 dental conditions and treatments. Have a question? There's an *Ask the Dentist* feature and so much more!

No computer — no problem

Contact us by phone

After you enroll, you can call our customer service representatives toll free for answers to your questions. See the number on the dental ID card you get after you enroll. Our experienced staff is ready to help!

Thinking about your yearly coverage limit?

Dentists in Aetna's network have agreed to provide covered services at negotiated rates. They have also agreed to charge negotiated rates for non-covered services, such as cosmetic tooth whitening. So smile! See a network dentist.

Need emergency dental care? You're covered 24 hours a day, 7 days a week. Just call any licensed network dentist.

Here are some examples of covered dental services

- **Preventive care** — cleanings, X-rays and more
- **Basic care** — fillings, simple extractions, root canals, basic restorative work and more
- **Major services** — bridges, crowns, dentures and more

Some covered services have limitations based on your age or how often they are used. Definitions of covered services may vary by employer. Refer to your plan documents for details on covered services and benefit levels.

What's not covered?

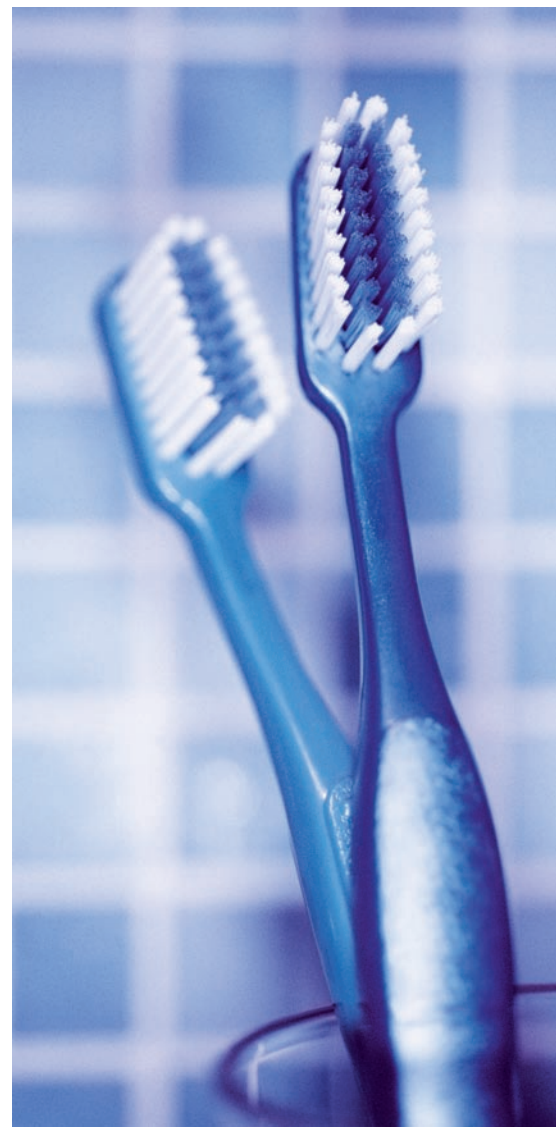
Here's a partial listing of charges and services this dental plan does not cover. For a complete listing of exclusions and limitations, refer to your Certificate of Coverage.

- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as a joint disorder commonly known as TMJ*
- Replacement of lost, missing or stolen dental appliances and certain damaged dental appliances
- Those services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition
- All other limitations and exclusions in your Certificate of Coverage

*Unless additional coverage has been purchased by your plan sponsor.

¹Demmer, Ryan T; Desvarieux, Moise. Periodontal infections and cardiovascular disease. *Journal of the American Dental Association*. October 2006; Volume 137: Page 1.

²Mealy, Brian L. Periodontal disease and diabetes. *Journal of the American Dental Association*. October 2006; Volume 137: Page 1.



Did you know?

Medical research continues to show an association between heart disease and gum disease.¹ Researchers have also found a higher incidence and severity of gum disease among diabetics.² That's why seeing your dentist regularly might be one of the best defenses against illness — for good oral health as well as overall health.

Visit *any* licensed dentist!

Aetna Dental PPO — something for everyone!

PAYTON†

Payton is young and single. She cares about keeping her smile fresh and bright. She's in control of her life and wants to see any dentist she likes.

She likes Aetna PPO because:

- **It's flexible** — she can see any dentist, in the network or not.
- **It's simple** — there are no referrals, no matter which dentist she sees.
- **It's attractive** — as an Aetna dental member, she can even get a non-covered service such as teeth whitening at a negotiated rate.



ALEX†

Alex has young children. He puts his family's dental needs first. He's busy and needs a plan that's easy to use. He is concerned with managing the family budget.

He likes Aetna PPO because:

- **It protects** — preventive care services, like fluoride treatments for children, are covered.
- **It's flexible** — he can choose a pediatric dentist just for the kids.
- **It's simple** — he can go in or out of the Aetna network and get benefits.



RICARDO†

Ricardo plans to retire soon. He's focused on good physical and financial health. He understands that a healthy body starts with a healthy mouth.

He likes Aetna PPO because:

- **It's holistic** — it helps him connect his dental care to his well-being.
- **It's national** — he'll find a network dentist, even if he's traveling for business or pleasure.
- **It's affordable** — The benefits help keep him physically and fiscally fit.



†For illustrative purposes only. Does not reflect events experienced by an actual participant.

**We lost our
baby teeth a
long time ago.**

Aetna Dental 50 Years Old

Start saving on vision products, fitness programs and more**

These savings are part of a discount program, not insurance. But isn't it great to get discounts on other health services, too? As an Aetna dental member, you'll get discounts on a variety of vision, hearing and fitness products and services. You'll enjoy discounts on vitamins, massage and acupuncture, too. Show your ID card at participating locations to save.

And you can save on Sonicare® toothbrushes and a variety of Epic Dental products like gum, mints, toothpastes, and mouth rinses with xylitol — a natural sweetener designed to stop tooth decay.

**In Illinois, the following discount arrangements may not be available: Aetna HearingSM discounts, Aetna Natural Products and ServicesSM program and/or Aetna VisionSM discounts.

If you need this material translated into another language, please call Member Services at 1-877-238-6200.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-877-238-6200.

This material is for information only and is not an offer or invitation to contract. Dental insurance plans contain exclusions and limitations. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Dental providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to dental services. Not all dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and/or group size and are subject to change. Discount programs provide access to discounted prices and are not insured benefits. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company. Information subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.

We want you to know®



www.aetna.com

Available in Spanish. Disponible en Español.

©2007 Aetna Inc.