



Quality health plans & benefits  
 Healthier living  
 Financial well-being  
 Intelligent solutions



# Freedom to choose any dentist

## Aetna Dental<sup>®</sup> PPO Plan

### In network or out — it's your choice

| Your options   | Pick your dentist                                   | How it works  |
|--|---|---|
| <b>In the network</b><br>No paperwork<br>Lower costs | Visit a dentist from the Aetna Dental PPO* network. | <ul style="list-style-type: none"> <li>• Network dentists offer special rates for covered services. So your share of the cost is usually lower.</li> <li>• Network dentists file claims for you.</li> </ul> |
| <b>Out of network</b><br>Choice                      | Go to any licensed dentist outside the network.     | <ul style="list-style-type: none"> <li>• You may pay more when you get care from dentists who aren't in the network.**</li> <li>• You may have to file your own claims.</li> </ul>                          |

\*In Texas, the preferred provider organization (PPO) plan is known as the Participating Dental Network (PDN).

\*\*Out-of-network benefits are paid based on usual and prevailing charges or recognized charge levels, as determined by Aetna and specified in your plan documents.

## Choosing your dental insurance plan

### See if your dentist is in the network

You may want to make sure your dentist is in our network. Use our online directory at [www.aetna.com](http://www.aetna.com) to search.

### Check for your costs

Group dental plans are all different. So you won't see your cost information here. Instead, check your benefits summary to find your share of the costs.

This may include your:

**Deductible** — the dollar amount some plans require you to pay for services before coverage begins.

**Coinsurance** — the percent of health care expenses you pay after your deductible. Your health plan pays the rest. For instance, you pay 20 percent, and your plan pays 80 percent.

**Plus**, your dental plan may have yearly and lifetime limits on coverage. And there may be age and frequency limits on some services.

## Extra online help

### Get your information

When you're an Aetna member, you get tools and resources to help you manage your dental health and your benefits. All of your plan information and cost-saving tools are in one place — your secure member website. Sign up today at [www.aetna.com](http://www.aetna.com).

### And get tips for a brighter, healthier smile

Check out our dental articles and interactive tools. You'll find topics ranging from fillings and flossing to whitening and wisdom teeth. Plus, get expert opinions from the Columbia University College of Dental Medicine, as well as the latest dental news. Visit [www.simplestepsdental.com](http://www.simplestepsdental.com).

## Dental PPO insurance plans are underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Dental insurance plans contain exclusions and limitations. 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. 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. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

**Colorado:** This policy DOES NOT include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a stand-alone plan, or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

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

[www.aetna.com](http://www.aetna.com)

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## Find what you need — wherever, whenever



The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Visit [www.aetna.com/mobile](http://www.aetna.com/mobile).

## ID cards not needed

When you visit the dentist's office, just give your personal information. But if you want a card, no problem. Once you enroll, you can get one by logging in to your member website at [www.aetna.com](http://www.aetna.com), using our mobile app or calling Member Services.

## Sign up today for the dental plan that lets you visit any licensed dentist — in or out of the network.

**aetna**®