

Need emergency dental care? You're covered 24 hours a day, 7 days a week.



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 plan. 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

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.



Have questions?

Just call 1-877-24 DENTAL
(1-877-243-3682)

We're here to help!

Want a quote now?

Visit www.aetna.com/buydental

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, discounts may be provided by independent vendors. 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.

Policy forms issued in Oklahoma include: GR-9 and/or GR-9N, GR-23, GR-29, GR-29N and/or Dental-11826 Ed 9/04.

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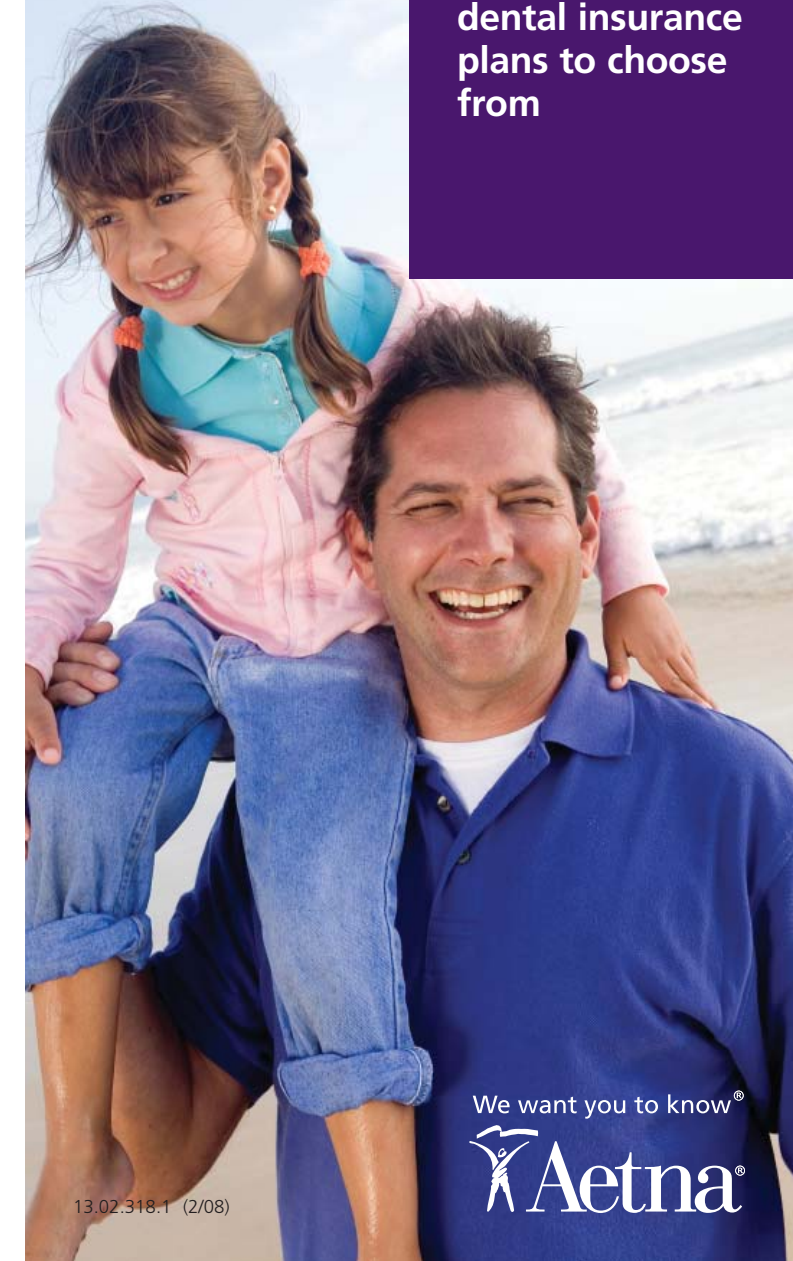
We want you to know®

www.aetna.com

Aetna dental plans for individuals

Aetna Dental PPO and PPO Plus

Two great dental insurance plans to choose from



We want you to know®


13.02.318.1 (2/08)



Are you looking for dental insurance for you and your family? Check out our newest offering — Aetna[†] dental plans for individuals.

If you need coverage for preventive care, basic and major dental services, Aetna Dental Plans for Individuals offers two great plans.

- Aetna Individual AdvantageSM PPO Plan
- Aetna Individual AdvantageSM PPO Plus Plan

In-network or out?

With the Aetna dental insurance plans for individuals, you can obtain services from either a participating or nonparticipating dentist. *Participating dentists have agreed to provide services at a negotiated rate for both covered services, as well as noncovered services such as cosmetic teeth whitening and orthodontic care, so you generally pay less out of pocket.* You also have the flexibility to visit a dentist who does not participate in Aetna's network, though you will not benefit from negotiated fees.

- Refer to our DocFind[®] directory at www.aetna.com to select a participating dentist, or call Member Services. You also have the freedom to visit a licensed dentist who does not participate in the Aetna network.

[†]Dental insurance plans are offered and or underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

Dental services covered and amount paid by plan — In-Network Coverage*

| | Aetna PPO Plus pays | Aetna PPO pays |
|-------------------------------------|--------------------------------|-------------------------------|
| Diagnostic and preventive | 100% not subject to deductible | 80% not subject to deductible |
| Periodontal maintenance cleanings | 80% | 50% |
| Denture repair, rebase and relining | 80% | 50% |
| Basic restorative (fillings) | 50% | 50% |
| Oral surgery | 50% | 50% |
| Endodontics (root canals) | 50% | 50% |

Additional coverage

| | | |
|---|-------------|-------------|
| Periodontics | 50% | 50% |
| Crown and cast restorations | 50% | 50% |
| Prosthodontics (dentures) | 50% | 50% |
| Temporomandibular joint (TMJ) dysfunction | Not covered | Not covered |
| Dental accident | N/C | N/C |
| Lifetime maximum — dental accident | N/A | N/A |

Deductibles and maximums per member enrolled

| | | |
|---------------------------------|---------|---------|
| Deductible (calendar year) | \$50 | \$100 |
| Maximum benefit (calendar year) | \$1,200 | \$1,000 |

Waiting period

| | | |
|-------|-----------|-----------|
| Basic | 6 months | 6 months |
| Major | 18 months | 18 months |

*Nonpreferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area. Above list of covered services is representative. Not all services are covered. See plan documents for a full list of exclusions and limitations.

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 noncovered services, such as cosmetic teeth whitening. So smile! See a network 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 Aetna Navigator[®], our 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 an informational 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!

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.

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.