

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 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

In-network or out?

The choice is yours, each time you need care. To save more, visit a network dentist. You will typically 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 special rate — so you generally pay less out of pocket for your care.

- Log on to our DocFind® directory at www.aetna.com to select a participating dentist. Or you can call the Member Services number listed on your Aetna ID card.
- Show your Aetna ID card during your visit.
- Your plan may have a *deductible*. The deductible is the dollar amount you must pay before your plan covers your eligible dental expenses.
- After you pay your deductible, you may pay a *coinsurance* amount. That means you'll pay 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 offer their discounted rates for covered services and those not covered by the dental plan. Cosmetic teeth whitening, for instance.

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 dental insurance 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 are typically 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).

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** — He can say yes to preventive care services, like fluoride treatments for his children.
- **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.



Online tools, informed decisions

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.
- 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!

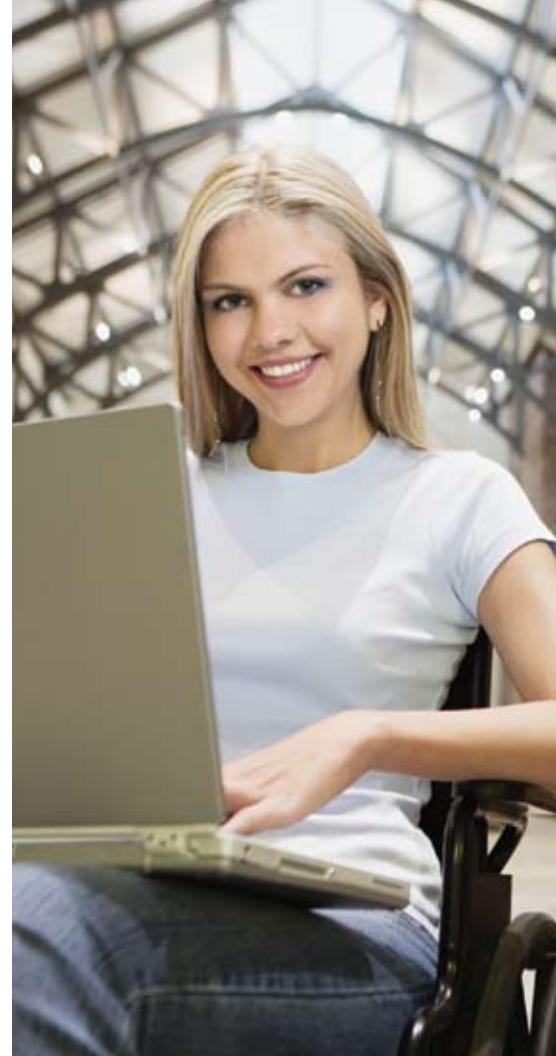
Dental information at your fingertips

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!



**Enroll in Aetna Dental
PPO Plan today!**

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.

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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

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