

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

aetnaSM

Dental plans for individuals **Aetna Individual AdvantageSM PPO Plans**

.....
Two great dental insurance
plans to choose from



Are you looking for dental insurance for you and your family?

Check out our dental plans for individuals

If you need coverage for preventive care, basic and major dental services, we offer two options:

- Aetna Individual Advantage PPO Plan
- Aetna Individual Advantage PPO Plus Plan

See dentists both in and out of our network

With our dental insurance plans for individuals, you can get services from either a participating or nonparticipating dentist. Participating dentists have agreed to provide services at a negotiated rate for covered services. They also offer non-covered services like cosmetic teeth whitening and orthodontic care, so you generally pay less out of pocket.

You also have the flexibility to visit a licensed dentist who does not participate in our network. However, if you do this, you won't benefit from negotiated fees.

To find a participating dentist, visit our DocFind® online provider directory at www.aetna.com. Or you can call us at **1-877-DENTAL (1-877-243-3682)**.

	Aetna PPO Plus plan pays*	Aetna PPO plan pays*	Waiting period
Diagnostic and preventive	100%	80%	None
Periodontal maintenance cleanings	80%	50%	6 months
Denture repair, rebase and relining	80%	50%	6 months
Basic restorative (fillings)	50%	50%	6 months
Oral surgery	50%	50%	6 months
Endodontics (root canals)	50%	50%	6 months
Additional coverage			
Periodontics	50%	50%	18 months
Crown and cast restorations	50%	50%	18 months
Prosthodontics (dentures)	50%	50%	18 months
Temporomandibular joint (TMJ) dysfunction	Not covered	Not covered	Not covered
Deductibles and maximums per member enrolled			
Deductible (calendar year)	\$50	\$100	
Maximum benefit (calendar year)	\$1,200	\$1000	

*List shows a sample of covered services.

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) through a blanket trust in Delaware. This means that the plan benefits are based on Delaware requirements, and benefits and rates are filed with the Delaware Insurance Department. In some states, individuals may qualify as a business group of one and may eligible for guaranteed issue, small group health plans.



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're used. Definitions of covered services may vary by plan. See your plan documents for details on covered services and benefit levels.

Thinking about your yearly coverage limit?

Dentists in our network have agreed to provide covered services at negotiated rates. They've also agreed to charge negotiated rates for non-covered services, like cosmetic teeth whitening. So smile! See a network dentist.

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, look at 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

Save on what matters most to you

You can get discounts on products and services that fit your life and help you manage your budget. Save on everything from gym memberships, acupuncture, and weight loss programs to eyeglasses, water-jet flossers and cavity-fighting products.

These discounts are not insurance.

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 online — it's a snap!

Find a dentist. Track a claim. Replace your ID card and more. It's easy with your Aetna Navigator® secure member website.

Once you sign up 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!

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

Have questions?

Just call **1-877-24 DENTAL (1-877-243-3682)**, or call your broker. We're here to help!

Want a quote now?

Visit **www.aetna.com/buydental**.

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 patients with diabetes. 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.

¹WebMD.com. Oral Health: The Mouth-Body Connection. Available online at <http://www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection>. January 2012. Accessed February 2013.

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. An application must be completed to obtain coverage. 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 offers provide access to discounted services and are not part of an insured plan or policy. While this material is believed to be accurate as of this production date, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

www.aetna.com

Nondiscrimination Notice

Aetna complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Aetna does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Aetna:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our Civil Rights Coordinator at:

Address: P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779)

Telephone: **1-800-648-7817 (TTY: 711)**, Fax: **1-859-425-3379** (CA HMO customers: 860-262-7705)

Email: CRCoordinator@aetna.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

TTY: 711

For language assistance in English call 855.425.8706 at no cost. (English)

Para obtener asistencia lingüística en español, llame sin cargo al 855.425.8706. (Spanish)

欲取得繁體中文語言協助，請撥打 855.425.8706，無需付費。(Chinese)

Pour une assistance linguistique en français appeler le 855.425.8706 sans frais. (French)

Para sa tulong sa wika na nasa Tagalog, tawagan ang 855.425.8706 nang walang bayad. (Tagalog)

T'áá shí shizaad k'ehjí bee shíká a'doowoł nínízingo Diné k'ehjí koji' t'áá jíík'e hólne' 855.425.8706 (Navajo)

Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 855.425.8706 an. (German)

በ አሜሪካ የቋንቋ እገዛ ለማግኘት በ 855.425.8706 በነጻ ይደውሉ (Amharic)

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 855.425.8706. (Arabic)

বাংলায় ভাষা সহায়তার জন্য বিনামূল্যে 855.425.8706-তে কল করুন। (Bengali-Bangala)

Gargaarsa afaan Oromiffa hiikuu argachuuf lakkokkofsa bilbilaa 855.425.8706 irratti bilisaan bilbilaa. (Cushite)

Bel voor tolk- en vertaaldiensten in het Nederlands gratis naar 855.425.8706. (Dutch)

Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 855.425.8706 gratis. (French Creole)

Για γλωσσική βοήθεια στα Ελληνικά καλέστε το 855.425.8706 χωρίς χρέωση. (Greek)

(Gujarati) ગુજરાતીમાં ભાષામાં સહાય માટે કોઈ પણ ખર્ચ વગર 855.425.8706 પર કોલ કરો.

(Hindi) हिन्दी में भाषा सहायता के लिए, 855.425.8706 पर मुफ्त कॉल करें।

Yog xav tau kev pab txhais lus Hmoob hu dawb tau rau 855.425.8706. (Hmong)

Maka enyemaka asụsụ na Igbo kpọọ 855.425.8706 na akwughị ụgwọ ọ bụla (Ibo)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 855.425.8706. (Italian)

日本語で援助をご希望の方は、855.425.8706まで無料でお電話ください。(Japanese)

လၢတၢ်မၤစၢၤတၢ်ကတိၤကျိၣ်အဂီၢ် ကျိၣ် ဂီၤ 855.425.8706 လၢတၢ်အိၣ်ဒီးတၢ်လၢၢ်ဘျီၣ်လၢၢ်စ့ၤဘျီၣ် (Karen)

Fún ìrànlowọ nípa èdè (Yorùbá) pe 855.425.8706 láí san owó kankan rárá. (Yoruba)