



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 network</b> No paperwork 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> 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 plan

### See if your dentist is in the network

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

### Check for your costs

Group dental insurance plans are all different. That's why you won't see your specific cost information here. Instead, check the benefits summary that comes with your plan materials 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.

Your dental plan may have annual 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 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 dentures ... and more. 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).

## 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).

### Something new this year: no more ID cards

Instead, 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.

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

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**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)