

Important Disclosure Information

Aetna Dental AccessSM/Vital Savings by Aetna[®] Participants

The Vital Savings by Aetna[®] program provides participants access to a network of participating dentists called "Aetna Dental AccessSM". This network of dentists is comprised of dentists who are independent practicing dentists. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law. Aetna does not provide medical or dental care/treatment and is not responsible for outcomes. All dental care is the responsibility of the treating dentist, in consultation with the member. Selection of a dentist is also the responsibility of the member and is not based on any representations by Aetna.

Dentists participating in the program network have agreed to make certain dental services and supplies available to participants on a "discounted service" basis. The term "discounted service" means a dental service that is available to a member at a reduced cost from fees normally charged by the dental provider and for which the member is solely financially responsible. All payments to dental providers are due and payable at the time of service, unless another payment arrangement is mutually agreed upon between the member and the treating dental provider. Participants shall be subject to the treating dental provider's late payment and other office policies.

THE PROGRAM IS NOT AN INSURANCE PLAN. There are no benefits payable to Participants, nor does Aetna compensate dentists for services they may render to participants. Aetna is not an insurer, guarantor or underwriter of any services provided under the program or of any payments to providers. Participants arrange for needed dental care directly with the network dentist. Payment for dental care is also arranged between the participant and the network dentist. Participants are responsible for the entire cost of the dental care and Aetna shall in no event be liable for any payment to a provider accessed under the program or for the refusal of a provider to accept the discounted service rates.

In order to access discounted services, participants must present their ID card to the network dentist's office at the time of the appointment. A member's participation in the program may be terminated immediately in the event that he/she provides access to his/her ID card (or otherwise provides unauthorized access to the program) to any ineligible individual.

Aetna may, from time to time, and in its sole discretion, provide participants with access to, free of charge, additional programs that offer access to non-dental services at discounted or special rates. Any such programs are offered by independently contracted vendors/providers who are not employees or agents of Aetna or its affiliates. Aetna does not endorse any such products or services and the vendors/providers of such products/services are solely responsible for the products/services they provide. Vendors/providers included in such programs are not reviewed or credentialed by Aetna.

Participants may at any time submit a complaint either verbally by calling: 1-888-BE-VITAL or by mailing a written complaint to: Aetna Life Insurance Company, Customer Resolution Team, P.O. Box 14597, Lexington, KY 40512.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Vital Savings by Aetna program is not insurance and is offered by Aetna Life Insurance Company, P.O. Box 14094, Lexington, KY 40512-4094 at 1-888-BE-VITAL. The program may not now, or in the future, be available in all states and Aetna reserves the right to terminate the program in its entirety or in any state(s) or other geographic location(s) without prior notice to participants.

Vital Savings by Aetna[®] and Aetna Dental AccessSM are service marks of Aetna Inc.