

# Important disclosure information

## Dental Exclusive Provider Plan (EPP)

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## Understanding your plan of benefits

Aetna dental plans cover many dental services. However, they do not cover everything. Your “plan documents” list all the details for the plan you choose. This includes what’s covered, what’s not covered and the specific amounts you will pay for services. Plan documents may include a Booklet-Certificate and/or any riders and updates that are included.

If you can’t find your plan documents, call Member Services at **1-877-238-6200** to ask for a copy.

## Get plan information online and by phone

### If you’re already enrolled in an Aetna dental plan

You have two convenient ways to get plan information anytime, day or night:

(1) **Register and log in to your secure member website.**

You can get coverage information for your plan online. You can also get details about any programs, tools and other services that come with your plan.

Visit **aetna.com** and click “Log In.” Follow the prompts to create a user name and password.

Then you can log in any time to:

- Print your Aetna Dental ID card.
- Verify who’s covered and what’s covered.
- Access your “plan documents.”
- Track claims or view past copies of Explanation of Benefits statements.
- Use the online provider search tool to find in-network care.

(2) **Call Customer Service at the toll-free number on your Aetna ID card or toll free at 1-877-238-6200.**

You can speak with a representative to:

- Understand how your plan works or what you will pay.
- Get information about how to file a claim.
- Get a referral.
- Find care outside your area.
- File a complaint or appeal.
- Get copies of your plan documents.
- Find dental health information.

### Not yet a member?

For help understanding how a particular dental plan works, you should review your plan documents or contact your employer or benefits administrator.

## Search our network for dental care providers

Use our online provider search tool for the most up-to-date list of dental care professionals. You can get a list of available dentists by ZIP code, or enter a specific dentist's name in the search field.

Existing members: Visit **aetna.com** and log in. From your secure member website home page, select "Find a doctor" from the top menu bar and start your search.

Considering enrollment: Visit **aetna.com** and select "Find a doctor" on top of the home page. Then follow the steps under "Not a member yet?" to search for providers.

Our online search tool is more than just a list of dentists' names and addresses. It also includes information about:

- Where the dentist attended school
- Board certification status
- Language spoken
- Gender
- Driving directions

## What you pay

You will share in the cost of your dental care. These are called "out-of-pocket" costs. Your plan documents show the amounts that apply to your specific plan. Those costs may include:

- **Coinsurance** – Your share of the costs for a covered service. This is usually a percentage (for example, 20 percent) of the allowed amount for the service.
- **Deductible** – This is the amount you owe for dental care services before your dental plan begins to pay.

## Your costs when you go outside the network

Aetna EPP is a network-only plan. That means the plan covers dental care services only when you see a doctor who participates in the Aetna network. When you see an out-of-network dentist, you will have to pay all of the costs for the services.

## Emergency and urgent care

If you are covered under the EPP plan and need emergency dental care for the palliative treatment (pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, 7 days a week.

## Help for those who speak another language and for the hearing impaired

If you require language assistance, please call Member Services at **1-877-238-6200**. An Aetna representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. If you're deaf or hard of hearing, use your TTY and dial **711** for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

## Ayuda para las personas que hablan otro idioma y para personas con impedimentos auditivos

Si usted necesita asistencia lingüística, por favor llame a Servicios al Miembro al **1-877-238-6200**. Un representante de Aetna le conectará con un intérprete. También puede recibir asistencia de interpretación para asuntos de administración de la utilización o para registrar una queja o apelación. Si usted es sordo o tiene problemas de audición, use su TTY y marcar **711** para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

You should contact your Primary Care Dentist (PCD) to receive treatment. If you are unable to contact your PCD, contact Member Services for assistance in locating a dentist. Refer to your plan documents for details. This care is subject to state requirements. Out-of-area emergency dental care may be reviewed by our dental consultants to verify appropriateness of treatment.

## Get a FREE printed directory

To get a free printed list of dental care providers, call the toll-free number on your Aetna ID card. If you're not yet a member, call us toll-free at **1-877-238-6200**.

## How we pay your dentist and other providers

We pay participating dentists on a fee-for-service basis.

In-network dentists charge for services based on a contracted fee schedule. You will pay coinsurance rates that are based on the dentist's fee schedule. We encourage you to ask your dentists and other providers how they are paid for their services.

Notice: You must personally bear all costs if you use health care not authorized by this plan or purchase drugs that are not authorized by this plan.

## Knowing what is covered

Our dental clinical review program helps us determine what dental services are covered under the dental plan and the extent of that coverage. Some services may be subject to a review after you receive the care. Only licensed dentists make clinical determinations. We will notify you and your dentist if we deny coverage for any reason. We will state the reason when we notify you of the coverage denial. For more information about clinical reviews, call the number on your Aetna Dental ID card.

### No coverage based on U.S. sanctions

If U.S. trade sanctions consider you a blocked person, the plan cannot provide benefits or coverage to you. If you travel to a country sanctioned by the United States, the plan in most cases cannot provide benefits or coverage to you. Also, if your health care provider is a blocked person or is in a sanctioned country, we cannot pay for services from that provider. For example, if you receive care while traveling in another country and the health care provider is a blocked person or is in a sanctioned country, the plan cannot pay for those services. For more information on U.S. trade sanctions, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

You can avoid unexpected bills with a simple call to Member Services. Call the toll-free number on your dental ID card to find out what's covered before you receive the care.

## What to do if you disagree with us

### Complaints, appeals and external review

Please tell us if you are not satisfied with a response you received from us or with how we do business.

Call Member Services at **1-877-238-6200** to file a verbal complaint or to ask for the address to mail a written complaint. You can also send us an email through our secure member website, **aetna.com**.

If you're not satisfied after talking to a Member Services representative, you can ask us to send your issue to the appropriate complaint department.

If you don't agree with a denied claim, you can file an appeal. To file an appeal, write to us at the appropriate address as follows:

#### Northeast Territory –

includes Mid-Atlantic and Northeastern states (CT, DE, DC, IL, IN, KY, ME, MD, MA, MI, NH, NJ, NY, OH, PA, RI, VA, VT, WV, WI)

Aetna Dental Grievance and Appeals Unit  
PO Box 14080  
Lexington, KY 40512-4080

#### South Territory –

(AL, AR, FL, GA, LA, MS, NC, OK, SC, TN, TX)

Aetna Dental Grievance and Appeals Unit  
PO Box 14597  
Lexington, KY 40512-4597

#### West Territory –

(AK, AZ, CA, CO, HI, IA, ID, KS, MN, MO, MT, ND, NE, NV, NM, OR, SD, UT, WA, WY)

Aetna Dental Grievance and Appeals Unit  
PO Box 10462  
Van Nuys, CA 91410

## We protect your privacy

We consider personal information to be private. Our policies protect your personal information from unlawful use. By “personal information” we mean information that can identify you as a person, as well as your financial and health information.

Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that do not identify you.

### Summary of the Aetna Privacy Policy

When necessary for your care or treatment, the operation of our health plans or other related activities, we use personal information within our company, share it with our affiliates and may disclose it to:

- Your doctors, dentists, pharmacies, hospitals and other caregivers
- Other insurers
- Vendors
- Government departments
- Third-party administrators (TPAs) (this includes plan sponsors and/or employers)

We obtain information from many different sources — particularly you, your employer or benefits plan sponsor if applicable, other insurers, health maintenance organizations or TPAs, and health care providers.

These parties are required to keep your information private as required by law.

Some of the ways in which we may use your information include:

- Paying claims
- Making decisions about what the plan covers
- Coordination of payments with other insurers
- Quality assessment
- Activities to improve our plans
- Audits

We consider these activities key for the operation of our plans. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. Our privacy notice includes a complete explanation of the ways we use and disclose your information. It also explains when we need your permission to use or disclose your information.

We are required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. We must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

For more information about our privacy notice or if you'd like a copy, call the toll-free number on your ID card or visit us at [aetna.com](https://www.aetna.com).

**If you need this material translated into another language, please call Member Services at 1-877-238-6200. Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-877-238-6200.**

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call **1-877-238-6200**.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

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

**1-800-648-7817, TTY: 711,**

Fax: **859-425-3379** (CA HMO customers: **860-262-7705**), **CRCoordinator@aetna.com**.

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



TTY: 711

To access language services at no cost to you, call 1-888-982-3862 .

Para acceder a los servicios de idiomas sin costo, llame al 1-888-982-3862 . (Spanish)

如欲使用免費語言服務，請致電 1-888-982-3862 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-888-982-3862 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-982-3862 . (Tagalog)

T'áá ni nizaad k'éhjí bee níká a'doowoł doo báqáh ílínígóó kojí' hólne' 1-888-982-3862 . (Navajo)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-982-3862 an. (German)

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للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-888-982-3862 . (Arabic)

আপনাকে বিনামূল্যে ভাষা পরিষেবা পেতে হলে এই নম্বরে টেলিফোন করুন: 1-888-982-3862 । (Bengali)

आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, 1-888-982-3862 पर कॉल करें। (Hindi)

Iji nwetaòhèrè na orụ gasi asụsụ n'efu, kpọọ 1-888-982-3862 . (Ibo)

무료 언어 서비스를 이용하려면 1-888-982-3862 번으로 전화해 주십시오. (Korean)

Ñi dyi wudu-dù kà kò dò bë dyi móuñ nì Pídyi ní, nìí, dá nòbà nà ke: 1-888-982-3862. (Kru-Bassa)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-982-3862 تماس بگیرید. (Persian-Farsi)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-982-3862 . (Russian)

بلا قیمت زبان سے متعلقہ خدمات حاصل کرنے کے لیے ، 1-888-982-3862 پر بات کریں۔ (Urdu)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-982-3862 . (Vietnamese)

Lati wọnú awọn isẹ èdè l'ọfẹ fun ọ, pe 1-888-982-3862 . (Yoruba)

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