Your choice

Dental plans for individuals
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

Dental PPO insurance plans are underwritten by Aetna Life Insurance Company (Aetna).
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.*

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 online provider directory at aetna.com. Or you can call us at 1-877-243-3682.

### Aetna PPO Plus plan pays**

<table>
<thead>
<tr>
<th>Service</th>
<th>Aetna PPO Plus plan pays**</th>
<th>Aetna PPO plan pays**</th>
<th>Waiting period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and preventive</td>
<td>100%</td>
<td>80%</td>
<td>None</td>
</tr>
<tr>
<td>Periodontal maintenance cleanings</td>
<td>80%</td>
<td>50%</td>
<td>6 months</td>
</tr>
<tr>
<td>Denture repair, rebase and relining</td>
<td>80%</td>
<td>50%</td>
<td>6 months</td>
</tr>
<tr>
<td>Basic restorative (fillings)</td>
<td>50%</td>
<td>50%</td>
<td>6 months</td>
</tr>
<tr>
<td>Oral surgery</td>
<td>50%</td>
<td>50%</td>
<td>6 months</td>
</tr>
<tr>
<td>Endodontics (root canals)</td>
<td>50%</td>
<td>50%</td>
<td>6 months</td>
</tr>
<tr>
<td><strong>Additional coverage</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontics</td>
<td>50%</td>
<td>50%</td>
<td>18 months</td>
</tr>
<tr>
<td>Crown and cast restorations</td>
<td>50%</td>
<td>50%</td>
<td>18 months</td>
</tr>
<tr>
<td>Prosthodontics (dentures)</td>
<td>50%</td>
<td>50%</td>
<td>18 months</td>
</tr>
<tr>
<td>Temporomandibular joint (TMJ)</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>dysfunction</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Deductibles and maximums per member enrolled

<table>
<thead>
<tr>
<th>Category</th>
<th>Deductible (calendar year)</th>
<th>Maximum benefit (calendar year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (calendar year)</td>
<td>$50</td>
<td>$1,200</td>
</tr>
<tr>
<td>Maximum benefit (calendar year)</td>
<td>$100</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*In-network benefits are based on the rate Aetna has negotiated with those providers. Out-of-network benefits are based on what the plan decides is the recognized charge, and you are responsible for any difference between the recognized charge and what the dentist billed.

**List shows a sample of covered services.
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 benefits levels.

**Thinking about your yearly coverage limit?**
Dentists in our network have agreed to provide covered services at negotiated rates. So smile! See a network dentist.

**What's not covered?**
Here’s a partial list of charges and services this dental plan does not cover. For a complete list 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.

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. View or print your ID card and more. It’s easy with your member website.

Once you sign up, you can:

- Find a network dentist through our online directory. Search for a dentist by name, specialty, ZIP code and distance. 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.
- View or print ID cards.
- Send us an email. We’re ready to help.

**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. Just call 1-877-243-3682, or call your broker.

**Need emergency dental care?**
You’re covered 24 hours a day, 7 days a week.
Have questions?

Just call 1-877-243-3682, or call your broker. We’re here to help.

For more information, visit aetna.com/buydental.

Did you know?

Medical research continues to show a relation between heart disease and gum disease. 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.


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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to aetna.com.
Nondiscrimination Notice

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 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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.
TTY: 711

To access language services at no cost to you, call 877-238-6200.

Para acceder a los servicios de idiomas sin costo, llame al 877-238-6200. (Spanish)

如欲使用免費語言服務，請致電877-238-6200。（Chinese）

Afin d' accéder aux services langagiers sans frais, composez le 877-238-6200. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 877-238-6200. (Tagalog)

T'áá ni nizaad k'ehji bee niká a 'doowol doo bágh ílinígóó kojí' hólne' 877-238-6200. (Navajo)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 877-238-6200 an. (German)

Për shërbime përkthimi falas për ju, telefononi 877-238-6200. (Albanian)

 Voor gratis toegang tot taaldiensten, bell 877-238-6200. (Dutch)

Pou jwenn sèvis lang gratis, rele 877-238-6200. (French Creole-Haitian)
No ka walaʻau ‘ana me ka lawelawe ‘ōlelo e kahea aku i kēia helu kelepona 877-238-6200 . Kāki ‘ole ‘ia kēia kōkua nei. (Hawaiian)

Iji nwetaòhèrè na ọrụ gasị asụsụ n'efu, kpọọ 877-238-6200 . (Ibo)

Untuk mengakses layanan bahasa tanpa dikenakan biaya, hubungi 877-238-6200 . (Indonesian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 877-238-6200 . (Italian)

言語サービスを無料でご利用いただくには、877-238-6200 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 877-238-6200 번으로 전화해 주십시오. (Korean)

M dýy wu̞du̞-dù kà kò dò bë yi múun ní Pitíyí ní, nií, dá nòbà ni ke: 877-238-6200 . (Kru-Bassa)

877-238-6200  yardımcı adımda durdu (Kurdish)

 Boeh dinsho gashik ni xonzogarari zmam biyin tichouo yotot, byownde bi këte zambomi 877-238-6200 . (Laotian)

कोणत्याही शुल्कशास्त्रीय भाषा सेवा प्राप्त करण्यासाठी, 877-238-6200 वर फोन करा. (Marathi)

Nan etal nan jikin jiban ikijen Kajin ilo an ejelok onen nan kwe, kirlok 877-238-6200 . (Marshallese)

Pwehn alehdi sawas en lokaia kan ni sohte pweipwe, koahlîh 877-238-6200 . (Micronesian-Pohnpeian)

877-238-6200 1 (Mon-Khmer, Cambodian)

नि:शुल्क भाषा सेवा प्राप्त गर्न 877-238-6200 मा टेलिफोन गन्ये हो। (Nepali)

Tê kôk yîn wêër de thökic ke cîn wëu kor ke k tênò yîn. Ke cöl kôc ye kôc kûñy ne nomb 877-238-6200 . (Nilotic-Dinka)
For tilgang til kostnadsfri språktjenester, ring 877-238-6200 . (Norwegian)

Um Schprooch Services zu griege mitaus Koscht, ruff 877-238-6200 . (Pennsylvania Dutch)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 877-238-6200 (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 877-238-6200 . (Portuguese)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 877-238-6200 (Polish)

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