

Healthy dental coverage Healthy employees A healthy bottom line!

Aetna Dental® Products



Great dental plans
for a healthy
workforce

We want you to know®
 Aetna®



We're an industry leader reaching high standards

You'll get:

- **An insurer with a large national presence** — There are more than 110,000 PPO and 40,000 Dental Maintenance Organization (DMO[®])* available dental practice locations** in the Aetna network to serve members in the United States, Puerto Rico and Mexico.*** That means your employees can get dental care almost anywhere.
- **A boost to help your bottom line** — Our own research with Columbia University, College of Dental Medicine shows that proactive periodontal care

may help lower medical expenses for members with certain chronic conditions.† Aetna is the first dental benefits and insurance company with a published study on the impact dental health has on medical claims.

- **Our Aetna Dental/Medical IntegrationSM program (DMI)** — Wouldn't it be great to offer enhanced dental coverage to the employees who need it most? You can. *Our industry-leading Dental/Medical Integration (DMI) program is available at no additional cost if you offer an Aetna Medical Plan and an Aetna Dental Plan.* We personalize the member experience with our superior clinical

knowledge! Our program identifies, educates and gives enhanced dental benefits to members with:

- > Diabetes
- > High blood pressure
- > Heart disease
- > Angina/chest pain
- > Vascular disorders

Our program helps members who are pregnant, too. We understand how preventive dental care may help improve overall health.

- **Exceptional service** — That's our standard. Aetna's account management and dental customer service teams are ready to assist you!

*In Illinois, DMO plans provide limited out-of-network benefits. However, in order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO.

**Based on February 2009 Aetna provider data. DMO plans are unavailable in Alabama, Hawaii, Idaho, Louisiana, Maine, Mississippi, New Hampshire, New Mexico, North Dakota, Puerto Rico, and Vermont. Providers may participate with Aetna through an agreement that Aetna has with a vendor. The provider may not be directly contracted with Aetna, and, consequently, not credentialed by Aetna. Providers available through these vendors are only subject to the credentialing requirements, if any, of the vendor.

***Aetna has agreements with dental groups, vendors or other entities that employ or contract directly with dental providers located outside of the United States. Dentists providing services outside of the United States are not credentialed by Aetna and are subject to the credentialing requirements, if any, of those other entities.

†Aetna Inc. website, www.aetna.com. *Aetna and Columbia announce results from study showing relationship between periodontal treatment and a reduction in the overall cost of care for three chronic conditions.* March 2006. Accessed March 18, 2008.

DMO plans are offered by: Aetna Dental Inc. and/or Aetna Life Insurance Company; in Arizona and Georgia by Aetna Health Inc. PPO and indemnity plans are underwritten or administered by Aetna Life Insurance Company. Dental rider plans are offered or administered by these Aetna health benefits and health insurance companies: Aetna Health Inc.; Aetna Health of the Carolinas Inc.; Aetna Health of Illinois Inc. and/or Aetna Life Insurance Company; in Arizona by Aetna Health Inc. and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Great dental plans to fit your business!

Customize your dental coverage

It's easy to find the right dental plan for your business with our wide choice of dental benefits and dental insurance plans, discount programs and flexible funding arrangements. You can choose from a variety of deductible, coinsurance and maximum levels to protect your employees.

PLAN/PROGRAM NAME	DMO®*	DMO®* Access	PPO	Aetna Dental Care Reward SM
Key features/description	A lower-cost dental plan that gives employees cost-effective care through a primary care dentist (PCD). Employees get the advantage of building a relationship with their PCD.	Employees choose from two networks for care, at a premium that's lower than our DMO.* They can visit their PCD or get discounted rates from dentists in our Dental Access discount network.	Members can visit any licensed dentist to receive benefits. They may enjoy significantly lower fees if they choose a dentist participating in our large PPO network. There's no PCD, and there's never a need for a referral.	The plan that rewards members for good dental care! By simply visiting a participating dentist for preventive services, the member may pay less the next year.
Dental network(s)	DMO*	DMO,* Aetna Dental Access®	PPO, Aetna Dental PPO II†	PPO, Aetna Dental PPO II†
Plan/Program options	Fixed copay Coinsurance	Fixed copay	Active PPO, Passive PPO, PPO Max**	Active PPO, Passive PPO, PPO Max,** Indemnity
Funding	Fully insured	Fully insured	Self-funded or fully insured	Self-funded or fully insured
Lower cost options	✓	✓		
Deductibles			✓	✓
Annual max			✓	✓
PCD selection & referrals	✓	✓		
Available on a voluntary basis	✓	✓	✓	✓

*In Illinois, DMO plans provide limited out-of-network benefits. However, in order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO.

**If you want to offer the advantages of a large dental network and significantly reduced fees, one of these options may be the PPO plan for you:

Active: Deductible, coinsurance and/or plan maximum amounts can be different for in-and out-of-network care.

Passive: Deductible, coinsurance and/or plan maximum amounts are the same, whether members get care in the network or out.

PPO Max: Benefits for both in-and out-of-network care are based on the PPO-negotiated fee for the area. While in-network dentists accept the negotiated fee in full, members may be balance billed by out-of-network dentists — up to the dentist's standard fee.

The availability of these PPO plan designs may vary by state. Some states may also set maximum coinsurance levels.

†Included with all fully insured PPO plans. Optional for self-funded plans.



Aetna Dental Preventive Care SM	Aetna DentalFund [®]	Freedom-of-Choice		Indemnity	Vital Savings by Aetna ^{®***}
It's preventive dental care, at a price that keeps them smiling. Preventive and diagnostic procedures are covered. PPO plan members who visit a network dentist may get discounted fees.	You give members a fund to pay for care not covered by their plan. The fund offsets the plan deductible; money leftover can roll into next year. Your fund contributions are tax-deductible.	It's two plans in one! Each month, members can choose between a DMO* and either a PPO or indemnity option. It's one plan rate, with a choice of two plans!		Give your employees the freedom to visit any licensed dentist, anywhere in the country. They won't have to choose a PCD, and they'll never need a referral for care.	It's a discount program, not insurance. Your employees pay negotiated rates when they visit participating Aetna Dental Access providers. It's ideal for part-time employees and retirees
PPO, Aetna Dental PPO II [†]	PPO, Aetna Dental PPO II [†]	DMO*	PPO, Aetna Dental PPO II [†]	No network	Aetna Dental Access
Active PPO, Passive PPO, PPO Max,** Indemnity	Active PPO, Passive PPO, PPO Max,** Indemnity	DMO* Coinsurance, DMO* Fixed Copay	Active PPO, Passive PPO, PPO Max,** Indemnity		Payroll deduction or direct bill
Self-funded or fully insured	Self-funded or fully insured	Fully insured	Self-funded or fully insured	Self-funded or fully insured	Self-funded
✓					✓
Optional	✓		✓	✓	
Optional	✓		✓	✓	
		✓			
✓	✓	✓	✓	✓	✓

***THE VITAL SAVINGS BY AETNA[®] PROGRAM (THE "PROGRAM") IS NOT INSURANCE. The Program provides members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, is the Discount Medical Plan Organization. For more information or to find a participating dentist or health care professional, visit us online at www.vitalsavingsbyaetna.com or call us toll free at 1-877-698-4825. Vital Savings by Aetna is not available in Vermont or Montana.

Dental coverage you can
sink your teeth into



Choose an industry leader that's ready for the future of dental care today. Call your Aetna sales representative today!

Quick and easy online resources at their fingertips

We'll give your workforce the tools to manage their dental care and get the dental health information they need 24 hours a day, 7 days a week.

- Aetna Navigator® member website — Switching a primary dentist and checking a claim has never been easier. Just visit our round-the-clock self-service member website at www.aetnavigators.com. Members find estimated average costs for cleanings, fillings, X-rays, crowns, dentures and more. They can request an ID card replacement and send us an e-mail, too.

- DocFind® online directory — Employees looking for a general dentist or dental specialist can visit DocFind at www.aetna.com. It's so easy to search for a dentist by name, specialty and location.
- Simple Steps To Better Dental Health® dental website — Helpful dental facts are just a click away. Just log on to our dental website at www.simplestepsdental.com. There are details on more than 55 dental conditions and treatments. There's even an "Ask the Dentist" feature.

Enjoy savings on products and programs for the entire body!

These are discount programs, not insurance! When your employees are Aetna members, they'll get more than dental benefits. They'll enjoy access to

special savings on products and programs that focus on their overall health and well-being. They'll get discounts for:

- Eyeglasses, sunglasses, contact lenses and eye exams, even LASIK surgery
- Hearing products
- Fitness club memberships, certain home exercise equipment and convenient month-to-month gym memberships
- Acupuncture, chiropractic services, massage, vitamins and more

It's easy to take advantage of these great savings. Your employees can just present their Aetna ID cards at program locations.*

*Dental Indemnity members do not have access to discount programs.

This material is for information only and is not an offer or invitation to contract. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other health care professional. Dental benefits and dental insurance plans contain exclusions and limitations. 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 group size and are subject to change. 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 health services. Discount programs provide access to discounted prices and are NOT insured benefits. 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 www.aetna.com.

Policy form numbers for Oklahoma residents include: GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.