Good dental care doesn’t just keep your teeth and mouth healthy. It can keep your whole body healthy by warding off infections. By brushing and flossing your teeth regularly, you can prevent tooth decay and gum disease.

Care anywhere
As an Aetna International member, your Aetna Dental Indemnity plan means you can get care from a licensed dentist almost anywhere in the world. Some of the services covered by the plan include:

- **Preventive care** — cleanings, bitewing and full-mouth X-rays
- **Basic care** — fillings and basic restorative work
- **Major services** — bridges, crowns and dentures

See your plan documents for specific benefit coverage and a complete list of covered services.
Healthy mouth, healthy you

Easy to use
You don’t need referrals with this dental insurance plan. Finding a dental provider in your area is simple!
1. Log in to Health Hub, your secure member website, at aetnainternational.com.
2. Select the “Find health care” tab at the top of the page.
3. Using the drop-down boxes under “Find health care,” select a country and city, then click “Search.”

How your plan works
1. When you need dental care, simply see a licensed dentist and pay for your covered dental services at the time of your visit.
2. Submit a claim for reimbursement. (When seeking dental care within the U.S., your dentist may also be able to submit the claim for you.) The fastest, easiest way to submit your claim is through our online or mobile claims process, but you can also send it by mail.
3. Pay your share of the cost directly to the dentist when you get the bill.

Understand your costs
Check the benefits summary that comes with your plan information 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 percentage 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.

Balance bill — some dentists charge more than the plan allows. In some cases, you may have to pay this difference.

Your dental plan may also have annual and lifetime limits on coverage. And there may be age and frequency limits on some services.

Questions?
Just call us using the number on your Member ID card.

*See your plan documents for specific benefit coverage and a complete list of covered services. Services are subject to annual and lifetime benefits maximums.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to aetnainternational.com.