

West Virginia — Aetna Dental® Network Access Plan – Dental EPO Network

This manual will help you understand your dental plan's provider network and related topics.

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Aetna Dental®

Network Access Plan – Dental EPO Network

1. Introduction

The West Virginia Offices of the Insurance Commissioner (OIC) has licensed Aetna® Life Insurance Company as a life, accident and health and disability insurance company.

The OIC requires us to provide you with this Aetna Dental® Network Access Plan for your Aetna Dental EPO network. It has important information about your dental plan's provider network and related topics. This material is for information only. It is neither an offer of coverage nor medical advice. It is not a contract of insurance.

This Aetna Dental Network Access Plan is for the EPO products.

Understanding Network Providers

Your plan doesn't cover out-of-network services. We negotiate discounted rates for covered health care services with our network providers.

This means when you get covered dental services from an in-network provider, they won't bill you for costs above their contracted rates.

Also, we strive to build our network with high quality providers. This improves the health care experience for all. And members find it easy to get the care they need.

Included within this access plan is a listing of each type of dentist in the network and the counties where that type of dentist is located.

To learn more about your network, just visit **Aetna.com**. You may also call us at **1-877-238-6200** (TTY: 711).

You can get a printed copy of this access plan. Just call us at **1-877-238-6200** (TTY: 711).

2. Your provider network

Aetna provides you with an online provider search tool. We update it whenever changes occur. You can also get a printed provider directory upon request. Just call us at **1-877-238-6200** (TTY: 711).

How we build your network

We make sure there are a broad range of qualified providers in the network. This helps ensure you can safely and easily get the care you need.

Before we accept dental providers, they must meet our high standards, accept our reimbursement rates and agree to your plan's policies and procedures. Each provider goes through a thorough credentialing process, which includes reviewing the provider's:

- Licensure
- Drug Enforcement Agency certification
- Academic background and training
- Certifications
- Sanction history and malpractice claims history
- Malpractice insurance
- Access and availability
- Cost efficiency

All of this information is re-checked every three years. And we're always monitoring other quality indicators such as:

- State licensure board sanctions
- Loss of license
- Office of Personnel Management / Office of Inspector General reports
- Medicare opt-outs
- Potential quality of care concerns (member complaints and internally identified events)

3. Monitoring network adequacy

We strive to make sure your provider network has enough licensed dentists (primary care and specialty care). The network must conveniently and safely meet members' needs. It must also meet West Virginia Office of Insurance Commissioner standards. We're always assessing network adequacy. We will add more providers when needed. We assess the:

- Ratio of providers to members — there are enough providers for the number of members in the plan
- Geographic distribution — participating providers are reasonably close to members
- Appointment availability — service and wait times are reasonable



Standards for distance and wait time

We routinely measure the adequacy of your provider network. We compare it to Aetna® and state standards for acceptable driving distances and appointment wait times. When you can't get an in-network appointment within the distance or wait time standards, we'll cover an out-of-network provider at your in-network benefit levels. See the section titled "Referrals for out-of-network care" on page 3.

Tele-dentistry

For tele-dentistry services, we provide the same benefit as if you went to the provider's office. This helps to meet the needs of members and provide access to health care services. We don't use tele-dentistry to meet network access standards.

4. Monitoring network quality

We consistently work to ensure that our provider network is meeting the needs of our members, including their needs for access to care, continuity of care and quality of care. To do this, we've developed quality assurance measures to help identify, evaluate and fix any issues on an ongoing basis.

Access to care

We continue to monitor and improve access to providers. Every year, we measure and analyze:

- Geographic distribution of providers
- Member-to-practitioner ratios
- Member complaints and surveys
- Provider surveys
- Tracking and trending of data relating to the network

We review counties where members don't have easy access to care. And we try to identify other providers for recruitment.

Continuity of care

On an annual basis, we conduct analyses to monitor and measure continuity and coordination of care, identify opportunities to improve care coordination, and measure the effectiveness of any improvement actions. To do this, the information and data we gather may include:

- Claim and referral data

- Member and provider experience surveys

Quality of care

Our Dental Quality Management (QM) Program helps ensure that we're continuously identifying, measuring and addressing all potential quality of care concerns, as well as evaluating the effectiveness of the QM Program.

Potential quality of care issues may be identified via member complaints, survey feedback, clinical review of utilization data, provider credentialing issues or other monitoring activities.

Each year, we conduct a comprehensive review of our QM Program, which further ensures quality of care concerns are found and addressed.

5. Referrals for in-network specialist care

Specialist referrals within the provider network

In our EPO dental plans, you don't need a referral to get care from a specialist in the network. You may go to any participating specialist to receive network benefits.

Your EPO dental plan provides timely access to in-network care. Network dentists and specialists are required to be reasonably available for non-urgent and urgent care.

You can find network specialists by using our online provider search tool. It has the most up-to-date list of network dental providers. Members and providers can search the tool at [Aetna.com](https://www.aetna.com). Or you can log in to your Aetna member website. If you don't have access to a computer, just call us at **1-877-238-6200 (TTY: 711)** for help. That's also the number to call for a printed provider directory.

6. Provider directories

Aetna maintains both print and online provider directories. The online provider directory is also called the **online provider search tool**. You can access the search tool at [Aetna.com](https://www.aetna.com). You can also get a printed provider directory upon request. Just call us at **1-877-238-6200 (TTY: 711)**.

You can find information on how we update our online directory by accessing the **online provider search tool**. You can find information on how we update our paper directories in the "Information" section of the print directory.

We regularly audit the directory for accuracy by



asking network providers to verify the information in the directory is correct. We track provider responses and ensure that all network providers are asked to verify their directory listing at least once every eighteen months.

7. Referrals for out-of-network care

Sometimes your plan might not have a provider for a covered benefit. Or perhaps no network dentist can provide the service you need within a reasonable timeframe. In such cases, you can ask for approval so you can get the service from a non-participating provider at the in-network benefit level. Your cost will be the same as if you received services from a network provider. That means you'll pay your share of the costs (copayment, coinsurance, maximums and/or deductible) at the in-network level.

If you use an out-of-network provider, you must get approval from us first. If you don't, we may reduce your benefits, or we may not pay any benefits. To request approval just call us at **1-877-238-6200 (TTY: 771)**.

We can't deny or change an authorization that we have approved once you get care, except for fraud or abuse. If you need emergency dental care, consider contacting a network dentist. Our provider contracts require dentists to provide or arrange for timely emergency care, even if you haven't seen the dentist before. If a network provider is not available, call us at **1-877-238-6200 (TTY: 711)** and we can help you find an in-network provider or approve an out-of-network provider for the emergency treatment. If an out-of-network provider is approved, your in-network copayment, coinsurance, maximums and/or deductible will apply to the emergency treatment received out-of-network. You can find information on emergency care coverage in your Certificate of Coverage and Schedule of Benefits.

8. Understanding your plan of benefits

Aetna® EPO plans cover many dental services. However, they don't cover all dental services. Your plan documents list all the details for the plan you choose. This includes what preventive and specialty services are covered, what's not covered and your cost share for services.

Your plan documents include a Schedule of Benefits

and a Certificate of Coverage. You can also find out what preventive and specialty services are covered and your cost share for services by logging into the secure member website on **Aetna.com**.

If you need assistance finding your plan documents, call Member Services at **1-877-238-6200 (TTY: 711)** to ask for a copy. You can also get a copy of the Certificate of Coverage and Schedule of Benefits by contacting your employer directly.

9. Grievances and appeals

Aetna has many licensed dentists on staff. If we deny coverage, one of our dentists must review the decision. When Aetna issues a clinical denial, we send a detailed letter to you and your provider.

If you or your provider disagree with a clinical denial, you have the right to send us a grievance or appeal. You can also do this if you have a complaint about any other aspect of your coverage. Details on how to do this are in your plan documents. You may also refer to your individual policy, group member certificate and your Summary of Benefits and Coverage. Grievance and appeal information is also on our website, and on the Explanation of Benefits (EOB) you get after we process your claims.

10. Coordination and continuity of care

Keeping the provider you go to now (continuity of care)

You may have to find a new provider when you:

- Join our plan and your current provider is not in our network
- Are already a member and your provider leaves our network

In these situations, you might have the right to continue with the same provider. For example, you might need to:

- Continue a course of treatment already underway
- Continue with a new course of treatment already scheduled



Current members seeing a provider who is leaving the network

Sometimes a provider leaves your network. In such cases, providers will continue to care for you for a limited time after they leave. When this happens, we send affected members a letter to let them know the provider is leaving. We also help members select a new PCD or practice site. If the provider is a specialist, the letter will ask you to have your PCD contact Aetna® for more help.

If you're already an Aetna member in an active course of treatment with a network provider who is leaving, we provide coverage for continuation of care. This means up to and including an active course of treatment that includes a member having undergone treatment or having been seen at least once in the last 12 months as long as the member has not been released from treatment.

Once approved for continuation of care coverage, the care period ends when:

- You or the treating provider stop your treatment
- You reach 90 days from the date your original provider leaves (unless our dental director feels a longer period is necessary)
- Care is successfully transitioned to a new network provider
- You meet or exceed your benefits for that type of care
- Care is no longer necessary

Whichever occurs first.

Choosing and changing network providers

You'll find information on how to choose and change network providers in your Certificate of Coverage and on **Aetna.com**.

Hold harmless

Our contracts have a "hold harmless" provision. It prevents network providers from balance billing you if Aetna is insolvent or can't continue operations. In

addition, our participating providers must continue to provide services until the end of the period for which premium has been paid. We'll send you and your provider notice if we're no longer able to continue operations.

11. Members with special communication needs

Access and accessibility of services of covered persons with limited English proficiency and illiteracy, with diverse cultural and ethnic backgrounds and with physical or mental disabilities

Members with limited English proficiency, physical or mental disabilities: Aetna uses Language Line, an interpretation service, to address the needs of enrollees with limited English proficiency. Language Line offers 24/7 over-the-phone interpretation in over 200 languages. EOB statements and other correspondence generated through the claims and appeal process provide notice that translation services are available. And our member disclosure information (available to members on **Aetna.com** as well as in enrollment packets) includes a notice that language services are available for members who speak another language or are hearing impaired.

For hearing-impaired or speech-disabled individuals, Aetna uses a relay service. The relay service acts as an intermediary for telecommunications between hearing individuals and individuals who are deaf, hard of hearing, deaf-blind and/or have speech disabilities.

We have specially trained communication assistants who complete the calls and stay online to relay messages:

- Electronically over a teletypewriter (TTY)
- Telecommunications device for the deaf (TDD)
- Verbally to hearing parties

Aetna doesn't consider the member's race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age or national origin when providing access to care. Aetna and network providers must comply with these laws:

- Title VI of the Civil Rights Act of 1964



- Age Discrimination Act of 1975
- Americans with Disabilities Act
- Laws that apply to those who receive federal funds
- All other laws that protect your rights to receive health care

about race, ethnicity and languages spoken, it may help to improve access to health care and better serve a member. All information that a member provides is private. The member disclosure document addresses privacy and access to health care in more detail.

If a member chooses to provide certain information



12. EPO Dental Provider Types by County

Dental Specialties:	Location(s) by County
<p>General Dentists: See your general dentist for routine dental services like exams and cleanings, fillings or having a tooth pulled. A general dentist can also tell you if you need to see a specialist.</p>	<p>Berkeley, Boone, Cabell, Calhoun, Doddridge, Fayette, Grant, Greenbrier, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lincoln, Marion, Marshall, Mason, Mercer, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Taylor, Tucker, Wayne, Webster, Wood</p>
<p>Endodontists: An endodontist can check for problems with the connective tissue that contains blood vessels and nerve tissue which occupies the pulp cavity of a tooth. A common endodontic procedure is root canal therapy.</p>	<p>Harrison, Monongalia, Ohio, Putnam</p>
<p>Oral Surgeons: This type of dentist performs surgery to fix problems with the hard and soft tissue of the mouth and jaw. Having wisdom teeth removed is a common example of this type of surgery.</p>	<p>Berkeley, Cabell, Harrison, Kanawha, Monongalia, Ohio, Wood</p>
<p>Orthodontists: If your teeth aren't straight, you may need braces. An orthodontist can help with all forms of misalignment of the teeth and surrounding structures.</p>	<p>None</p>
<p>Pediatric Dentists: This dentist specializes in dental care for children, from infants through adulthood, when a general dentist can take over. You don't have to take your children to a pediatric dentist. General dentists can also see children. But pediatric dentists are specially trained for children's dental issues.</p>	<p>Berkeley, Jefferson, Kanawha, Putnam</p>
<p>Periodontists: A periodontist treats problems with the bone and gum tissues that support the teeth.</p>	<p>None</p>



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, sexual orientation, 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 the number on your ID card.

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: P.O. 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, 1-800-537-7697 (TDD)**.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Aetna Health Inc. and their affiliates (Aetna). Each insurer has sole financial responsibility for its own products.



English	To access language services at no cost to you, call the number on your ID card.
Spanish	Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación.
Vietnamese	Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị.
Chinese Traditional	如欲使用免費語言服務，請撥打您健康保險卡上所列的電話號碼
Korean	무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오.
Russian	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте.
Amharic	የ ቋንቋ አገልግሎቶችን ያለ ክፍያ ለማግኘት፣ በመታወቂያዎ ላይ ያለውን ቁጥር ይደውሉ።
Arabic	للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم الموجود على بطاقة اشتراكك.
German	Um auf den für Sie kostenlosen Sprachservice auf Deutsch zuzugreifen, rufen Sie die Nummer auf Ihrer ID-Karte an.
French	Pour accéder gratuitement aux services linguistiques, veuillez composer le numéro indiqué sur votre carte d'assurance santé.
Nepali	भाषासम्बन्धी सेवाहरूमाथि निःशुल्क पहुँच राख्न आफ्नो कार्डमा रहेको नम्बरमा कल गर्नुहोस्।
Tagalog	Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card.
Japanese	無料の言語サービスは、IDカードにある番号にお電話ください。
Cushitic-Oromo	Tajaajiloota afaanii gatii bilisaa ati argaachuuf, lakkoofsa fuula waraaqaa eenyummaa (ID) kee irraa jiruun bilbili.
Persian Farsi	برای دسترسی به خدمات زبان به طور رایگان، با شماره قید شده روی کارت شناسایی خود تماس بگیرید.
Igbo	Inweta enyemaka asụsụ na akwughi ụgwọ obula, kpọọ nọmba nọ na kaadi njirimara gi
Kru-Bassa	I nyuu kosna mahola ni language services ngui nsaa wogui wo, sebel i nsinga i ye ntilga i kat yong matibla
Yoruba	Láti ráyèsí àwọn isẹ̀ èdè fún ọ̀ lófẹ̀ẹ̀, pe nọmbà tò wà lóri káàdi ìdánimọ̀ rẹ.

