Freedom to choose any dentist

Aetna Dental® PPO Plan

In network or out — it's your choice

Your options	Pick your dentist	How it works
In network No paperwork Lower costs	Visit a dentist from the Aetna Dental PPO* network.	• Network dentists offer special rates for covered services. So your share of the cost is usually lower. • Network dentists file claims for you.
Out of network Choice	Go to any licensed dentist outside the network.	• You may pay more when you get care from dentists who aren't in the network.** • You may have to file your own claims.

*In Texas, the preferred provider organization (PPO) plan is known as the participating dental network (PDN).

**Out-of-network benefits are paid based on usual and prevailing charges or recognized charge levels, as determined by Aetna and specified in your plan documents.

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Choosing your dental plan

See if your dentist is in the network

You may want to make sure your dentist is in our network. It's easy. Use our online directory at **www.aetna.com** to search.

Check for your costs

Group dental insurance plans are all different. That's why you won't see your specific cost information here. Instead, check the benefits summary that comes with your plan materials 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 percent 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.

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

Extra online help

Get your information

When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. All of your plan information and cost-saving tools are in one place — your secure member website. Sign up today at **www.aetna.com**.

And get tips for a brighter, healthier smile

Check out our dental articles and interactive tools. You'll find topics ranging from fillings and flossing to dentures ... and more. Plus, get expert opinions from the Columbia University College of Dental Medicine, as well as the latest dental news. Visit **www.simplestepsdental.com**.

Find what you need — wherever, whenever

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Visit **www.aetna.com/mobile**.

Something new this year: no more ID cards

Instead, when you visit the dentist's office, just give your personal information. But if you want a card, no problem. Once you enroll, you can get one by logging in to your member website at **www.aetna.com**, using our mobile app or calling Member Services.

Sign up today for the dental plan that lets you visit any licensed dentist — in or out of the network.

Dental PPO insurance plans are underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. 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/or group size and are subject to change. 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. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. 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 forms issued in Oklahoma include: GR-9/GR-9N, GR-23 and/or GR-29/GR-29N.

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