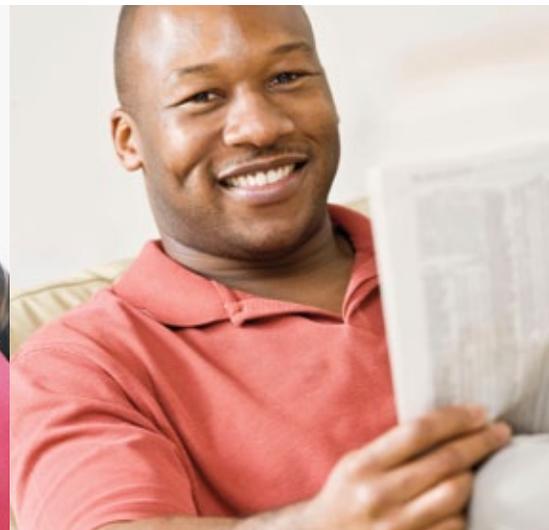


DENTAL PLAN

Aetna Dental® Programs and Discounts

Healthy extras for your dental benefits



Included with your Aetna Dental® plan, you get access to:

- > Enhanced dental benefits
- > Discounts on dental hygiene products
- > Savings on vision and hearing care, fitness, weight loss and more

Get more from your Aetna Dental plan

When you enroll in an Aetna Dental benefits or insurance plan, you'll automatically get an array of programs and tools to help you get the most from your plan.

- Enhanced dental benefits for qualified members
- Online tools and resources
- Customer service that exceeds expectations
- Access to discounts on dental- and health-related products and services

Discount programs

Dental discount programs are a smart way to save products and services that are sometimes not covered under dental — or health — insurance plans.

Discounts include:

- Waterpik sonic toothbrushes and water flossers
- Gums, mints, toothpaste and mouth wash
- Eye care, eyewear and LASIK eye surgery
- Hearing aids and exams
- Gym memberships
- Weight-loss programs
- Over-the-counter vitamins
- Massage and acupuncture
- Chiropractic visits
- Dietetic counseling
- At-home blood pressure monitor and more

Dental discount programs are not insurance. The programs give you access to suppliers who have agreed to give Aetna dental plan members discounted prices on their products and services. You pay the full, discounted price directly to the supplier.

Because it's not insurance, there are no claims, no referrals, and no limits on how often you can get the discounts. Use your discounts again and again for the whole family!

Program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs.



Extra dental benefits

Aetna Dental/Medical IntegrationSM program gives enhanced dental benefits to members who need it most.

There's a close connection between your dental health and overall health. Scientists say up to 90 percent of whole-body illnesses — like heart disease or diabetes — can show their first signs in the mouth.¹

If you're enrolled in both an Aetna medical and Aetna dental plan, and you have a health condition that qualifies, we will invite you to participate in the program.

You may be eligible for:

- One extra dental cleaning a year
- Full coverage for some periodontal work

Learn from the dental experts

You are the inspiration behind our relationship with Columbia University College of Dental Medicine.

Get answers to your dental questions

Visit our dental health information website, www.simplestepsdental.com. Dental educators from Columbia University can tell you about oral cancer, gum disease, children's dental health and more! We think it's one of the best dental health websites around.

We help educate practicing dentists

Columbia faculty helps us put together online dental health courses for our dentists. The courses help keep dentists up-to-date with dental care standards. We help dentists to help their patients quit smoking, treat gum disease and more.

Conducting research with Columbia

Our research with Columbia shows how periodontal care may help lower medical costs for members with certain health conditions.² We are the first dental benefits and insurance company with a published study on the impact dental health has on medical claims. It's amazing how your mouth can uncover clues about your body.

¹WebMD.com. Oral Health: the Mouth-Body Connection. Available online at www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection. June 2008. Accessed April 8, 2010.

²An examination of periodontal treatment and per members per month medical costs in an insured population. BMC Health Services Research. August 16, 2006;6:103. Available at www.ncbi.nlm.nih.gov/pmc/articles/PMC1574303. Accessed April 8, 2010.

Daily dental care

Save on Waterpik dental products

Waterpik products are a great way to keep your smile healthy. Check out the healthy savings you can get:*

- **Waterpik Sensonic® Professional Toothbrush** — It removes more plaque than a manual toothbrush. Pay \$49.99. That's \$30 off the retail price.
- **Waterpik 450 Cordless Plus Water Flosser with Case** — Easier to use and more effective than string floss. Pay \$44.99. Save \$10 off the retail price.
- **Waterpik 100 Ultra Water Flosser** — Pay \$44.99. Save \$15 off the retail price.

Save on gum, mouth rinses and more!

You and your family can save on oral health care products through our Epic™ Dental discount program.* Save on a choice of Epic products that contain xylitol — a natural sweetener shown to stop tooth decay. The program includes discounts on gum, toothpaste, mouth rinses and more. Fight cavities and keep smiling. The program includes a one-time offer of 50 percent off your first order and a 20 percent discount on all orders after that.



*These discounts are subject to change without notice.



Vision care and eyewear

With the Aetna VisionSM discount program, you can generally save up to 40 percent** on eye exams, eyeglasses, contact lenses — even LASIK surgery. You may also pay less on some vision items that don't need a prescription — like the perfect pair of sunglasses.

Choose from thousands of national chains, including Pearle Vision[®], LensCrafters[®], JCPenney[®] Optical, Target Optical[®] and participating Sears Optical[®] locations. Plus, you can go to many eye doctors in private practices. To find one near you, visit www.aetna.com. Or call **1-800-793-8616**.

| See your savings | |
|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product or service | What you pay |
| Eye exams | |
| Complete eye exam | \$42 |
| Standard contact lens fit & follow up | \$40 (plus \$42 exam fee) |
| Specialty contact lens fit & follow up (e.g., Toric, Bifocal, Gas Permeable) | \$10 off retail (plus \$42 exam fee) |
| Lenses (per pair, uncoated plastic) | |
| Single vision | \$40 |
| Bifocal | \$60 |
| Trifocal | \$80 |
| Standard Progressive (no-line bifocal) | \$120 |
| Eyeglass frames | 40% off retail price |
| Lens options, per pair (add to lens price above) | |
| Standard polycarbonate (includes ultraviolet and scratch-resistant coating) | \$40 |
| Scratch-resistant coating | \$15 |
| Ultraviolet (UV) coating | \$15 |
| Solid or gradient tint | \$15 |
| Standard antireflective coating | \$45 |
| Glass | 20% off retail price |
| Photochromic glass | 20% off retail price |
| Contact lenses | 15% off retail price (5% for disposables) |
| More vision items | 20% off retail price |
| LASIK eye surgery | 15% off retail prices (5% off special advertised prices) for U.S. Laser Network services. You must call 1-800-422-6600 to schedule an appointment. |

**Based on EyeMed Services and Compensation Schedule, 12/10. Prices are subject to change. Discounts may not be available on certain brand-name vision materials (such as designer eyeglass frames) in which the manufacturer imposes a no-discount practice.



Fitness club memberships and home exercise equipment

Shape up and save with the Aetna FitnessSM program.

- Save on home exercise products and equipment like treadmills and elliptical trainers.
- Try an at-home weight-loss program.
- Get one-on-one health coaching* to stop smoking, lower stress and more.

Save on GlobalFit^{TM**} gym memberships at thousands of gyms nationwide and in Canada!^{***}

It's easy to find one close to where you live or work. Just go to www.globalfit.com/fitness to sign up and get a list of gyms. You can also call **1-800-298-7800**.

Weight-loss programs and plans

Lose weight and feel great. It's easier with the Aetna Weight ManagementSM discount program.

You and your eligible family members can save on eDiets[®] diet plans and products, Jenny Craig[®] weight-loss programs and Nutrisystem[®] weight-loss meal plans.

eDiets diet plans

You can choose an online diet plan, or a meal delivery plan with food shipped right to your door.

- Enroll in an online monthly plan and save on your membership dues.
- Upgrade to an online annual plan and save on the already discounted annual plan price.
- Enroll in a Meal Delivery Plan (5 day or 7 day) and save on the cost of food, delivered right to your door.

eDiets online store

Save on all purchases from the eDiets online store. Choose from DVDs, CDs, fitness and exercise equipment, vitamins and supplements and more.

Jenny Craig

Choose a sensible weight-loss program to meet your individual needs and weight-loss goals.

- Start with a FREE 30-Day Trial Program.[†]
- Then receive a discount off a Jenny Craig Premium Program[†] available at participating Jenny Craig centres and through Jenny Craig At Home.

Nutrisystem

Control your calories and curb your hunger — and save!

- Save on any 28-Day Nutrisystem weight-loss meal plan.^{††}
- PLUS get other offers available from Nutrisystem at the time you enroll.
- Create your own 28-day menu or select Auto-Delivery^{†††} for recurring monthly deliveries (and receive a larger discount).

*Provided by WellCall, Inc. through GlobalFit.

**GlobalFit is a trademark of Global Affiliates, Inc.

***For new gym members only. Membership to a gym of which you are now, or were recently a member, may not be available.

[†]Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating centres in the United States, Canada and Puerto Rico and through Jenny Craig At Home. Each offer is separate and can be used only once per person. Restrictions apply.

^{††}The Aetna discount offer applies to Basic, Silver, Diabetic, Vegetarian and Nutrisystem[®] Select[™] plans, not Nutrisystem Flex. The Aetna discount does not apply to any program in which you are already enrolled. To receive the discounted rate, you must wait until your current program ends. If you are enrolled in Auto-Delivery, you must cancel it and then re-enroll to receive the discounted rate.

^{†††}Offer good on new 28-Day Auto Delivery programs only. With Auto-Delivery you receive a 10 percent discount off Nutrisystem's regular 28-Day Program price and free shipping to Continental U.S. only.

Hearing exams and hearing aids

Hear life the way it was meant to be heard! With the Aetna HearingSM discount program, you can generally pay less for hearing aids, exams and more through HearPO[®], a leading provider of hearing supplies. With more than 1,900* locations in the United States, it's easy to find one near you.

Call **1-888-432-7464**. A HearPO representative will explain the program and how you get your hearing discount. Representatives can also help you find a HearPO provider near you.

Natural products and services

There are many paths to healthy living. The Aetna Natural Products and ServicesSM discount program can help you find ways to complement your health through American Specialty Health, Inc. (ASH) and its subsidiaries.**

Save on:

- Massage therapy
- Acupuncture
- Chiropractic care
- Dietetic counseling
- Over-the-counter vitamins and more

Through the Vital Health Network, you can also get access to discounts to consult online with medical doctors about alternative remedies for a variety of conditions.

At-home health and wellness products

The At Home Products discount program helps you save on health care products you can use in the privacy and comfort of your own home. This program is new and is expected to grow with even more at-home product and service discounts.

Get the **Omron Deluxe Blood Pressure Monitor** for \$59.99 (plus \$5.00 shipping and handling per unit). That's \$40.00 off the current retail price!

*HearPO website. Available at www.hearpo.com/aetna. May 2010.

**Check your plan to see if you have chiropractic and acupuncture benefits.



Click to get started!

Everything you need to know about your Aetna Dental benefits is at your fingertips. Once you're a member, you can log in to your secure Aetna Navigator® member website at www.aetna.com. Follow the Programs link to learn more about everything described in this brochure. Plus, Aetna Navigator offers so much more ...

Manage your dental benefits — it's a snap!

Log in to Aetna Navigator to:

- Find a network dentist with our DocFind® online directory.
- Check claims and statements.
- See who's covered by your plan.
- Request replacement ID cards. Print a temporary card.
- E-mail us for answers to your questions.
- Get estimated average costs for cleanings, fillings, X-rays and dentures.*

Find a network dentist almost anywhere

We make it easy to find a network dentist with our DocFind® directory.

- **Before you enroll** — Go to www.aetna.com to Find a Doctor.
- **After you enroll** — Access DocFind through Aetna Navigator to simplify your search with prefilled fields.

*Only applies to PPO plan and Vital Savings program.

**Aetna Dental Customer Service Objectives. Reported from January 2003 to present.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health care services. Aetna does not endorse any vendor, product or service associated with discount programs. 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, GR-29/GR-29N and/or GR-96402-02 04-09.

Get personalized health information — in one easy search

Aetna SmartSourceSM scans our vast resources to give you health and dental information that's relevant to you. Your results are personalized based on your Aetna dental plan, where you live, and more.

Call for answers!

Member Services representatives are also standing by to answer any questions you may have. Just call the toll-free number on your Aetna Dental member ID card. Toll-free member phone lines are available 24/7.

Dental Service Centers

Get help from claims, customer service and clinical management professionals who have been on the job with us an average of 11 years. And they've exceeded customer service goals every month for more than eight years.**

Speak another language?

Representatives are ready to help with interpreters who can talk to you in 140 languages.

Oral Surgery Center of Excellence

Our specialized oral surgery team can help you with your treatment questions.

Enroll in an Aetna Dental® benefits and insurance plan to get all these extras!

All of these discount programs come with your dental benefits from Aetna. Already a member? Log in to your secure member website and follow the Programs link to get started.

