



Freedom to choose any dentist

Aetna Dental® PPO plan

Here's how the dental insurance plan works

In network or out? It's your choice with the Preferred Provider Organization (PPO) plan from Aetna Dental.

Choice #1: Visit a network dentist	Choice #2: Visit any licensed dentist
<p>For simple, affordable coverage, visit a dentist that participates in the Aetna Dental PPO network.</p> <ul style="list-style-type: none"> It's simple because your participating dentist files claims for you. Just show your Aetna ID card when you go for your appointment to let them know you're an Aetna Dental PPO member. It's affordable because network dentists have agreed to offer services at a negotiated rate. That means your share of the amount is lower too. 	<p>For flexible coverage, you can visit any licensed dental care professional for covered services.</p> <ul style="list-style-type: none"> Dentists who aren't in the network may have higher rates than in-network dentists. You may have to file your own claim forms. Just download and print from your secure Aetna Navigator® website. See back for details.

See if your dentist is in the network

There are two ways to find a participating dentist if you prefer Choice #1:

- **Online** — visit our DocFind® directory at www.aetna.com.
- **By phone** — after you enroll, you can call Member Services at the toll-free number on your Aetna ID card.

Check the summary of benefits for coverage amounts

Each group plan may be different, so check your summary of benefits for the details that apply to you.

Your share of the costs may include:

- **Deductible** — the dollar amount that some plans require you to pay for services before coverage begins.
- **Coinsurance** — your percent share of the cost. For example, if the plan covers 80%, then your "coinsurance" will be 20% of the cost.

There may be annual and lifetime benefit maximums for services. There are also age and frequency limits for certain services. See your plan documents for coverage details.

Simple. Affordable. Flexible.

> No referrals

> No need to pick a primary care dentist

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



Dental benefits online and on the go

Your secure, personalized, member website

Once you enroll, you'll have access to our secure Aetna Navigator® member website. This personalized benefits management tool is the first place to go when you need to:

- Download and print a claim form
- View a past explanation of benefits statement
- See who's covered by your plan
- Send us an e-mail
- Get estimated average costs for cleanings, fillings, X-rays, crowns, dentures and more

Look up facts and articles about dental care

Here's just some of what you can do when you visit www.aetna.com and www.simplestepsdental.com:

- Read articles and get facts about over 50 dental conditions and treatments
- Use the *Ask the Dentist* feature to answer your specific questions
- Explore online tools that make it easy to use your dental plan
- Learn how to prevent a dental problem before it begins

Got mobile web? Get dental information

Even when you're on the go, you can link up to your online dental information. You can:

- Look up a specialist from your dentist's office
- Find driving directions to get you there
- See who's covered under your plan — anytime, anywhere you need to know
- Contact us in a snap!

Enroll in the Aetna Dental PPO plan today!

This material is for information only and is not an offer or invitation to contract. You must complete an application to obtain coverage. Rates and benefits vary by location. Dental insurance plans contain exclusions and limitations. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Aetna does not provide care or guarantee access to dental services. 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. 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.

