

Aetna Dental[®] Benefits

DMO[®] Plan

A dental plan
for the way you live



THE AETNA DMO PLAN

Giving You A Reason To Smile.®

Thank you for considering the Aetna Dental Maintenance Organization (DMO) plan — a plan that offers you the dental benefits you want, so you and your dentist can focus on your care.

Our DMO is a managed dental care plan designed to offer you coverage for a broad range of dental services and access to large networks of participating dentists — while helping you control the cost of your care.

With the DMO plan:

- You select a primary care dentist.
- You obtain referrals for specialty care, when needed.
- If your plan includes orthodontic coverage, you may visit a participating orthodontist without a referral. Refer to your plan documents for details.

It's a dental plan that is sure to give you a reason to smile!

IT'S EASY TO ENROLL

- Complete all the required information on the benefits enrollment form for you and your covered dependents.
- Sign the completed form and return it to your employer. If your employer has a different enrollment process, follow your employer's instructions.
- We will send you an ID card after you enroll, with a toll-free Member Services number to call with questions. Be sure to take your ID card with you when you visit the dentist for care.

How Your DMO Plan Works

It's easy to use your DMO plan when you follow these simple steps.

Step #1: Select a Primary Care Dentist (PCD)

This is the dentist you choose to manage your overall dental care. To select a PCD, visit our DocFind® online provider directory at www.aetna.com, or refer to your paper directory. You can also contact Member Services to locate a PCD near you.

- Each covered family member may select his or her own PCD.
- You can change your PCD as often as once a month.

Step #2: Visit Your PCD

Visit your PCD for covered services. There are no deductibles, no dollar annual maximums and no claim forms to submit.

- Show your member ID card at the time of your visit.
- You will pay a copayment (a flat dollar amount or a percentage of the covered expenses) at the time of service.
- Your participating dentist will submit your claims for you.

About Our Network

- Choose from large networks of available dental practice locations.
- It's easy to find a participating dentist by using DocFind, our online provider directory, at www.aetna.com. Or, call Member Services at the number listed on your ID card to locate a participating dentist near you.
- Participating dentists must complete our credentialing process and are recredentialled on an ongoing basis.

Aetna's Dental Maintenance Organization (DMO) plan is provided or administered by Aetna Health Inc., Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc., and in Arizona by Aetna Health Inc.

For the Commonwealth of Virginia, one or more of the following policy numbers may apply: GR-29, GR-9.

Your Covered Services

Your DMO plan offers you coverage for a broad range of dental services — at a cost savings to you.

Your coverage includes:

- Preventive care (cleanings, bitewing and full-mouth X-rays, and more).
- Basic care (fillings and basic restorative work).
- Major services (bridges, crowns, dentures and more).

In addition, specialty and emergency care are covered within the categories above. Please see your Summary of Benefits for details.

Age and frequency limitations apply to some covered services. Refer to your Summary of Benefits for details on benefit levels, covered services, plan provisions, exclusions and limitations. For Arizona, California, North Carolina, New Jersey, Missouri, Maryland and Georgia service areas, if you enroll in the DMO plan and seek a covered service from a dentist who does not participate in the DMO network, your treatment will not be covered except in an emergency. For all other service areas, benefits may be significantly reduced or not covered when you utilize non-network providers.

What's Not Covered

Below is a partial list of the charges and services for which this dental plan does not provide coverage. For a complete list of exclusions and limitations, refer to your plan documents.

- Dental services or supplies that are primarily used to alter, improve or enhance appearance.
- Experimental services, supplies or procedures.
- Treatment of any jaw joint disorder, such as temporomandibular joint disorder.*
- Replacement of lost, missing or stolen appliances and certain damaged appliances.
- Those services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition involved.
- All other limitations and exclusions in your plan documents.

*Unless additional coverage has been purchased by your plan sponsor.



Dental Member Education Tools

Aetna gives you the tools you want to manage your dental benefits and access the dental health information that matters most to you — 24 hours a day, 7 days a week — online or by calling a toll-free number. As a DMO plan member, you can take advantage of these valuable online resources.

Aetna Navigator™ Website

When you log onto www.aetna.com and click on Aetna Navigator, Aetna's easy-to-use, self-service member website, you can perform a variety of functions 24 hours a day, 7 days a week. When you register for Aetna Navigator and have Internet access you can:

- Personalize your homepage with links to dental information.
- Change your primary care dentist.
- Check the status of your dental claim.
- Receive an e-mail when your claim is processed.
- Request ID cards.
- Send e-mail inquiries to Member Services.
- Access electronic Explanation of Benefits (EOB).

Dental Health Website

Want to know more about a dental procedure? Curious about when to expect your baby's first tooth? Check out our new, online dental health resource, www.dental.intelihealth.com. This user-friendly website, backed by the University of Pennsylvania School of Dental Medicine, can help you become a better-informed health care consumer. Visit us today!



Member Services — Service to Smile About

Our dedicated team of trained service professionals is ready to assist you if you have questions regarding your coverage, a claim or finding a dentist. Simply call the toll-free number on your ID card for answers to your questions about the plan. If you are not a member yet, or have not received your ID card, please contact your plan administrator.

SPECIAL DISCOUNT PROGRAMS*

Quality dental care is just one part of your overall health. That is why we now give our dental plan members access to supplemental programs offering discounts on important vision and fitness products and services. You may benefit by taking advantage of the following supplemental programs.

Vision One® Discount Program

You can save on:

- Eye care products including eyeglasses, contact lenses, nonprescription sunglasses and accessories.
- Eye exams at thousands of locations nationwide.
- LASIK surgery (the laser vision correction procedure).

Fitness Program

Regular exercise is important for maintaining and improving your overall health. Through the Fitness program, Aetna members have access to special membership rates at participating health clubs and discounts on certain home exercise equipment.

*If included with your plan. Contact your plan sponsor for additional information.

Enroll today! *We look forward to welcoming you and your family to the Aetna DMO plan.*

www.aetna.com

If you need this material translated into another language, please call Member Services at 1-800-323-9930. Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-800-323-9930.

This managed care plan may not cover all of your dental expenses. Read your contract carefully to determine which dental services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-877-238-6200. This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide dental services and, therefore, cannot guarantee any results or outcomes. Consult the plan documents (Booklet, Booklet-Certificate, Group Insurance Policy, Group Agreement, or Evidence/Certificate of Coverage) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. The availability of a plan or program may vary by geographic service area. Specific products may not be available on both an employer-funded and insured basis. Participating dentists are independent contractors and are neither employees nor agents of Aetna. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change. Aetna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied by IntelliHealth or Healthwise Knowledgebase. Information supplied by IntelliHealth or Healthwise Knowledgebase is for informational purposes only, is not dental advice and is not intended to be a substitute for proper dental care provided by a dentist. Vision One and the Fitness program are rate-access programs and may be in addition to any plan benefits. Program providers are solely responsible for the products and services provided thereunder. Vision One is a registered trademark of Cole Managed Vision. While this material is believed to be accurate as of the print date, it is subject to change.