



Smile on

**We've got you and your family covered with
a preventive dental plan**

Aetna Dental® Direct Preventive Preferred Provider
Organization (PPO) plan

[Aetna.com](https://www.aetna.com)

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Your future looks bright



Prevention is the key

Good oral care includes catching problems before they start — or stopping them in their tracks. That's why Aetna offers a preventive preferred provider organization (PPO) dental plan. It covers common preventive care services such as cleanings, X-rays and oral exams, so you can keep on smiling for years to come.



No out-of-pocket costs

Here's another reason to smile. If you see one of our in-network dentists, you won't pay anything out of your own pocket. If you go outside the network, however, you may have to pay something.

Check out our in-network dentists at **Aetna.com**, or call us at **1-877-238-6200 (TTY: 711)**.

We've got you covered

With the Aetna Dental Direct Preventive PPO plan, you and your family are covered for services such as:

- Oral exams
- Cleanings
- X-rays
- Sealants (permanent molars only)

Some covered services have limitations, based on your age or how often you use them. See your policy to learn more about covered services and benefit levels.

It's easy to manage your benefits online

Find a dentist. Track a claim. View or print your Aetna® digital ID card and more. It's easy with your member website.

You can sign up at **Aetna.com** by selecting "Login" on the homepage. After you register, you can:

- **Find an in-network dentist** through our provider search tool. Search for a dentist by name, specialty, ZIP code or distance from you. You can do it by city and state or county and state, too. You'll even find maps and directions to your dentist's office.
- **Get average costs** before you get cleanings, fillings, X-rays, crowns, dentures and more. It's a great way to help you manage your dental expenses.

- **See what's covered** by your plan.
- **Check claims and statements.**
- **View or print ID cards.**

No computer — no problem

Contact us by phone

After you enroll, you can call us toll-free with any questions.

- Benefits and claims: **1-877-238-6200 (TTY: 711)**
- Eligibility and billing: **1-855-837-6453 (TTY: 711)**



**Want to find a
network dentist?**

Visit **Aetna.com** today.

Stay healthy and keep smiling



See an in-network dentist for preventive care — and pay nothing out of pocket



What is covered

Preventive oral exams

Full-mouth series images

Cleanings

Sealants (permanent molars only)

You'll also enjoy

No waiting period

No deductible

No annual maximum



What is NOT covered

Orthodontics

Basic and major services
(such as fillings, root canals,
extractions, dentures and implants)

Other things you should know



It's your choice

With Aetna Dental Direct PPO plans, you may choose, at the time of service, either a PPO in-network dentist or any out-of-network dentist. Out-of-network benefits are subject to certain charge limits.

If you see a dentist who's not in our network, you might have to pay something. If this dentist's charge is more than the plan's allowed amount, you pay the difference.

This benefits summary describes the most common dental procedures.

What is NOT covered

Keep reading ... just to be sure

This is only a summary. After you enroll, see your insurance policy for complete details.

Your plan does not cover dental services or supplies if they are:

- Provided by an out-of-network provider and cost more than what your plan covers
- Provided for your personal comfort or ease, or that of any other person, including a dental provider
- Provided before your dental coverage starts or after it has ended (see your policy to learn more)

- Due to you cancelling or missing a dental visit
- Provided to you even though you are not required by law to pay them
- Are over the benefit, dollar, day, visit or supply limits stated in your schedule of benefits
- Things that would not have been provided if you did not have coverage
- Cosmetic in nature (teeth whitening and facings on molar crowns and pontics are always considered cosmetic)
- Experimental or investigational
- Not medically necessary
- Prescribed drugs, pretreatments or painkillers
- Provided by a family member
- For work-related conditions caused by a fall, a misuse of equipment, or something else that occurs at work
- For work that began before you were covered under the plan

Your plan also does not cover these dental services and supplies:

- Acupuncture and acupressure therapies
- Restorative services (such as fillings, inlays, onlays, crowns)
- Endodontics (such as root canals)
- Periodontics (such as osseous surgery, root planing and scaling)
- Prosthodontics (such as dentures and bridges)
- Oral Surgery (such as extractions)
- General anesthesia and intravenous sedation, unless specifically covered and only when done in connection with another dental service for which you are covered
- Instruction for diet, tobacco counseling, plaque control and oral hygiene
- Orthodontic treatment
- Temporomandibular joint dysfunction (TMJ), unless your policy says it is covered

Aetna Dental Direct Preventive PPO plan rules

If you're being treated by an in-network dentist, and you ask for a more costly covered service than that for which coverage is approved, you may have to pay the difference in cost between the approved service and the more costly covered service.

Finding network dentists

See the Aetna Dental online directory at **Aetna.com** for a list of dentists and other dental providers. In-network dentists are independent contractors in private practice. They are not employees or agents of Aetna Dental or its affiliates. Aetna does not guarantee that you will be able to see an in-network dentist at the time you wish. And our list of network providers can change without notice.

For the most current information, please contact the provider you would like to visit. You may also call Aetna Member Services at the toll-free number on your Aetna digital ID card.



Visit **Aetna.com** to learn more.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

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

Policy forms issued in Idaho include AL IVL HPOI-PPODental_WP 01 and AL IVL HPOI-PPODental_NWP 01.

Policy forms issued in Missouri include AL IVL HPOI-PPODental 01

In case of a conflict between your insurance policy and this information, the insurance policy will govern.

If you have a problem with your coverage, contact Member Services at the toll-free phone number on your Aetna digital ID card. Ask for information on how to use the grievance procedure.

All member care and related decisions are the sole responsibility of providers. Aetna Dental does not provide health care services and, therefore, cannot guarantee any results or outcomes. An application must be completed to obtain coverage.

Plan features and availability may vary by location and are subject to change.

While this material is believed to be accurate as of this production date, it is subject to change.

Visit **Aetna.com** to learn more about Aetna® plans.

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