

Flexibility

Cost savings

All in one



Aetna Dental® Freedom-of-Choice

All the affordability and flexibility you need...
in one dental benefits and insurance plan design.

Say “ahhh.” Because you no longer have to worry about choosing between the cost savings of a Dental Maintenance Organization (DMO®)¹ and the choice of dentists in a Preferred Provider Organization (PPO)² Aetna’s Freedom-of-Choice offers the best of both worlds...in one unique dental plan design.

Affordability

Freedom-of-Choice helps make quality dental care affordable with our DMO:

- Typically no out-of-pocket costs for preventive care
- No annual deductibles
- No annual benefit maximums
- Generally lower out-of-pocket costs than PPO

Flexibility

Enjoy many advantages, including:

- Our DMO, which offers the largest managed dental network³ in the nation, with over 50,000 available dental practice locations⁴ to choose from
- Access to over 130,000 available dental practice locations⁴ in our PPO network
- The ability for each family member to choose their own primary care dentist (PCD) in the DMO and change dentists if necessary
- Freedom to switch between a cost-effective DMO and flexible PPO as your needs change
- A PPO that allows you to choose any licensed dentist – with no referrals

All in One

With the all-in-one approach of Freedom-of-Choice, you can look forward to a variety of benefits, including:

- Getting two dental plans in one – pick the plan that is right for you
- Ability to switch between two plans on a monthly basis
- Typically lower out-of-pocket costs and no claim forms with the DMO
- **No annual benefit maximum with the DMO** – so you have coverage all year long
- Access to exceptional customer service and online tools, which makes it easier to manage your dental benefits

¹ State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. However, to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. In Illinois, the DMO plan is not an HMO.

² In Texas, the Preferred Provider Organization (PPO) plan is known as the Participating Dental Network (PDN).

³ NetMinder (www.netminder.com). Data as of 9/10. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

⁴ These facts are as of 10/1/10 based on Aetna provider data.



Aetna Dental Freedom-of-Choice

All in one. Here's how it works...

Most of the time, you may want to stay in the DMO to take advantage of cost savings such as:

- No deductible
- No annual benefit maximum
- Lower out-of-pocket costs

You also have access to the largest managed dental network in the nation.

If at any point you decide you'd like to use the PPO option instead, you can switch over to it...simply. Then, you can even switch back to the DMO if you want.

You can switch by the 15th of every month to be effective the first day of the next month. Or, stick with just one for the whole year. It's up to you. Now that's freedom!

When it comes to dental plans, there's only one choice.

To learn more about Freedom-of-Choice, ask your benefits manager or view the Freedom-of-Choice video at www.aetnafocdental.com.

Another reason to smile: Aetna Dental

Freedom-of-Choice is offered through Aetna Dental, featuring one of the industry's largest dental product suites, including:

- A focus on keeping you informed and healthy with online tools like Simple Steps to Better Dental Health® and our mobile app *Health Info On The Go*
- The ease and convenience of our secure member website, Aetna Navigator®. Use it to help you find a dentist, track a claim, and even replace a lost ID card online
- A Dental/Medical Integration program that offers eligible members enhanced dental benefits⁵



⁵ The Dental/Medical Integration program is not available in all states.

DMO dental benefits and dental insurance plans are offered and/or underwritten by Aetna Dental Inc., Aetna Dental of California Inc., Aetna Health Inc. and/or Aetna Life Insurance Company, and in Texas by Aetna Dental Inc. (Aetna). The Dental PPO insurance plan is underwritten and/or administered by Aetna Life Insurance Company (Aetna). In TX, the Dental PDN insurance plan is underwritten and/or administered by Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.

If you require language assistance from an Aetna representative, please call the Member Services number located on your ID card, and you will be connected with the language line if needed; or you may dial direct at 1-888-982-3862. (140 languages are available. You must ask for an interpreter.) TDD 1-800-628-3323 (hearing impaired only).

Si requiere la asistencia de un representante de Aetna que hable su idioma, por favor llame al número de Servicios al Miembro que aparece en su tarjeta de identificación y se le comunicará con la línea de idiomas si es necesario; de lo contrario, puede llamar directamente al 1-888-982-3862. (140 idiomas disponibles. Debe pedir un intérprete.) TDD 1-800-628-3323 (sólo para las personas con impedimentos auditivos).

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 information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. 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 benefits and 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. 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 form numbers in Oklahoma include: GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.

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