Aetna Dental® Freedom-of-Choice

The affordability, flexibility and freedom customers and their employees need, in one dental benefits and insurance plan design

Tell your customers they can say hello to choice while saving dental benefits dollars. Freedom-of-Choice offers the best of both worlds … access to Aetna’s affordable and expansive Dental Maintenance Organization (DMO®)

For employers
Offering Freedom-of-Choice is easy and smart, thanks to:

■ Premium savings with access to one dental plan design that offers the best features of our DMO and PPO
■ The affordability that comes with our DMO having the largest managed dental network in the nation
■ The flexibility of also offering one of the largest traditional PPO networks in the industry

For employees
Employees can start enjoying:

■ Our DMO, which is the largest managed dental network in the nation, with over 50,000 available dental practice locations4 to choose from
■ Our PPO, which offers access to over 130,000 available dental practice locations4
■ Preventive care that typically has no out-of-pocket costs
■ No deductibles or annual dollar maximums with our DMO
■ The freedom to easily switch between the DMO and PPO on a monthly basis

For you
It’s easy to sell a dental design option that offers:

■ One plan design that we administer, which provides access to our DMO and our PPO
■ The freedom for members to switch between two plans throughout the year
■ Experience with almost 800,000 members
■ An experienced carrier that understands the value of offering standalone dental benefits and being a leading provider of employee benefit solutions
■ Exceptional customer service with over eight years of meeting service goals, which makes it easy to do business with us

1State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. However, in order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO.
2In Texas, the Preferred Provider Organization (PPO) plan is known as the Participating Dental Network (PDN).
3NetMinder (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.
4These facts are as of 10/1/10 based on Aetna provider data.
52010 Aetna Date of Service Analytical Model, October 2010.
6All data is based on 2010 statistics.
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All in one
Freedom-of-Choice offers the largest managed dental network in the marketplace, featuring not just affordability but plenty of flexibility and choice.

Employees can access even more choices should they need them, with a PPO that’s available anytime. That’s the true freedom and flexibility of Freedom-of-Choice.

With Freedom-of-Choice, customers can enjoy features like:

■ Premium savings
■ One plan design with access to two dental plans
■ More ways for employees to save with our DMO: no deductibles, no annual dollar maximum and lower out-of-pocket costs than PPO
■ Access to two large, credentialed networks; 93 percent of the dentists in our DMO are in our PPO

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

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 members 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 website, Aetna Navigator®, which lets members find a dentist, track a claim, and even replace a lost ID card — online
■ Aetna Dental/Medical Integration™ program that offers eligible members enhanced dental benefits

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, in Texas by Aetna Dental Inc. (Aetna) and in Arizona by Aetna Health Inc. 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 alMiembro 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.) TDD1-800-628-3323 (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 forms issued in OK include: GR-9/GR-9Nand/or GR-29/GR-29N.