

Voluntary Dental Plans

District of Columbia
Maryland
New Jersey
New York
Pennsylvania
Virginia

3 – 50 ELIGIBLE EMPLOYEES



We want you to know™





A Healthy Body Starts with a Healthy Smile.

When it comes to overall health, oral health may be pivotal. There is compelling research indicating a strong correlation between chronic, long-term health problems, such as diabetes, heart disease and pregnancy complications, with the presence of oral disease and infection*. That means the dentist can literally be the catalyst in the prevention, early detection and treatment of these diseases.

Periodontal Disease

Periodontal disease is caused by bacteria in the mouth and includes gingivitis and periodontitis. It impacts the gums and can ultimately lead to tooth loss. Without regular visits to and proper treatment by the dentist, periodontal disease can go undetected and can lead to illnesses with serious, long-term health implications and a lifetime of significant medical costs. However, the good news is that periodontal disease is easily diagnosed and treated through routine dental care.



Dental benefits can go a long way in protecting overall health. Aetna offers dental benefits along with medical coverage in order to help combat diseases from multiple angles.

Our goal is to offer a diverse portfolio of dental products to meet the needs of small business employers and employees.

Voluntary Dental Plans

Voluntary Products are designed to meet the individual needs of small business employers and employees in the face of rising health care costs.

Affordable and Convenient

- Employer contribution of 50 percent or less of premium.
- Participation of 25 percent or a minimum of 3 enrollees, whichever is greater, for DC, MD, NJ, PA and VA. Minimum participation of 50% for NY.
- Orthodontic coverage is available to groups with 10 or more eligible employees with a minimum of 5 enrolled.
- Easy administration
- Flexible
- Low group rates
- Payroll deduction

No matter what the budget is, small business employers can now afford to offer their employees the luxury of choice. With every plan, administration is easy and employees benefit from low group rates and the convenience of payroll deductions. The benefits are flexible, so the employees decide if they want to participate, giving them the option to expand their coverage for added protection.

The best part: with Aetna voluntary dental plans, small business employers choose how the plan is funded.

It can be entirely employee paid or employers can contribute a small amount, up to 50 percent of premium...it's their choice.

After health care, dental care is consistently cited as one of the most sought after employee benefits. It's no wonder many employers are now turning to voluntary benefits to help them fill the gap.



Voluntary Plan Options*

The Dental Maintenance Organization (DMO®) Plan

Members select a primary care dentist to coordinate their care. Each family member may choose a different primary care dentist and may switch dentists at any time via Aetna Navigator™ or with a call to Member Services. If specialty care is needed, a member's primary care dentist may refer the member to a participating specialist. However, members may visit orthodontists without a referral. There are virtually no claim forms to file, and benefits are not subject to deductibles or annual maximums.

PPO

Members have the choice of using a dentist who participates in Aetna's network or choosing a licensed dentist who is not in the network. Participating dentists have agreed to offer members services at a negotiated rate and will not balance bill members.

*Specific plan availability is subject to all dental underwriting guidelines. Some industries are ineligible for dental coverage.

PPO MAX Plan

The PPO Max Plan uses the same PPO network. When members use out-of-network dentists, however, the service will be covered based on the PPO fee schedule in that geographic area, rather than the reasonable-and-customary charge. This means that the member will share in more of the costs and will be balance billed. This plan design enables your customer to offer members a quality plan with a significantly lower premium that encourages in-network usage.

Freedom-of-Choice Plan Design

Get maximum flexibility with our two-in-one dental plan design. The Freedom-of-Choice plan design gives you the administrative ease of one plan and members get to choose between the DMO and PPO Max plan on a monthly basis. You pay one blended rate. Members may switch between dentists at any time via Aetna Navigator or with a call to Member Services. Plan changes must be made by the 15th of the month to be effective the following month.

We offer a diverse portfolio of dental products that can help meet the needs of small business employers and employees.

What can be done to fight periodontal disease?

Awareness.

Understand the connections between oral disease and systemic illness

1

Education.

Learn the importance of good oral health and contain the costs of medical benefits

2

Prevention.

Follow routine dental care and proper treatments

3

PERIODONTAL DISEASE AND SYSTEMIC ILLNESS — COUNTING THE COSTS

Health Issue	Oral Connection	The Human Toll	Medical Costs
Diabetes	Persons with certain types of diabetes are three times more likely to develop periodontal disease than nondiabetic individuals. ¹	More than 18 million Americans suffer from diabetes. It is the sixth leading cause of death in the United States. ²	The American Diabetes Association estimated direct and indirect medical expenses associated with diabetes in 2002 at \$132 billion. ²
Heart Disease/Stroke	Patients with periodontal disease are nearly twice as likely to suffer from coronary artery disease. ³	Heart disease and stroke are the number-one and number-three causes of death in the United States. ⁴	The national health costs associated with heart disease for 2004 were estimated to reach \$368.4 billion. ⁴
Pregnancy	Pregnant women with periodontal disease are seven times more likely to have a preterm, low-birth-weight baby. ⁵	More than 12 percent of all births in the United States are considered preterm, low-birth-weight. ⁶	In 2001, hospital charges for all infants totaled \$29.3 billion. Nearly 50 percent of these costs were for babies who were born too soon or too small. ⁷
Osteoporosis	Studies suggest that osteoporosis may lead to tooth loss because the density of the bone that supports the teeth may be decreased. ⁸	According to the Academy of General Dentistry, 28 million Americans suffer from osteoporosis. ⁹	In the United States alone, annual medical expenditures for the management of osteoporotic fractures may be as high as \$15 billion. ¹⁰
Respiratory Infection	Scientists have found that bacteria growing in the oral cavity can be aspirated into the lung to cause respiratory diseases, especially in people with periodontal disease. ¹¹	Respiratory infections are the fourth leading cause of death in the United States. ¹¹	While respiratory infections are a leading cause of death in the United States, the information on the costs of medically treating these conditions is inconclusive. ¹¹

¹Mouth-Body Connection: Health Risks of Gum Disease [online]. Academy of Periodontology. June 2004. Available at: <http://www.perio.org/consumer>.

²Centers for Disease Control and Prevention. National diabetes fact sheet: general information and national estimates on diabetes in the United States, 2003. Rev. ed. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2004.

³Mouth-Body Connection: Health Risks of Gum Disease [online]. Academy of Periodontology. June 2004. Available at: <http://www.perio.org/consumer>.

⁴American Heart Association. Heart Disease and Stroke Statistics — 2004 Update. Dallas, Texas: American Heart Association, 2003.

⁵Armitage GC. Periodontal Disease and Pregnancy: Discussion, Conclusion and Recommendations. *Ann Periodontol*. Dec. 2001:189-192.

⁶Martin JA, Hamilton BE, Ventura SJ, Menacker F, Park MM, Sutton PD. Births: Final Data for 2001. National Vital Statistics Reports; vol. 51, no 2. Hyattsville, Maryland: National Center for Health Statistics, 2002.

⁷Agency for Healthcare Research and Quality. 2001 Nationwide Inpatient Sample. Prepared by the March of Dimes Perinatal Data Center, 2003.

⁸Becker W, Hujuel PP, Becker BE, Willingham H. Osteoporosis and Implant Failure. *J. Periodontol*. April 2000: 625-626.

⁹Wactawski-Wende J. Periodontal Diseases and Osteoporosis, Associations and Mechanisms. *Ann Periodontol*. 2001: 197-208.

¹⁰NIH Consensus Development Panel on Osteoporosis Prevention, Diagnosis, and Therapy. Osteoporosis prevention, diagnosis, and therapy. *JAMA* 2001; 285: 785-95.

¹¹Birnbaum HG, Morley M, Greenberg PE, Colice GL. Economic burden of respiratory infections in an employed population. *The American College of Chest Physicians*. 2002.

AETNA SMALL GROUP VOLUNTARY DENTAL PLANS

V2, V3, V4 — Available With an Aetna Medical Plan to Groups with 3 - 50 Eligible Employees

V3, V4 — Available Without Medical Plan (Dental Standalone) to Groups with 10 - 50 Eligible Employees

MEMBER BENEFITS	Voluntary Option V2 DMO	Voluntary Option V3 Freedom-of-Choice Monthly selection between the DMO & PPO		Voluntary Option V4 PPO Max
	DMO Plan 100/80/50	DMO Plan 100/90/60	PPO Max Plan 100/70/40	PPO Max Plan 100/80/50
Office Visit Copay	\$10	\$10	N/A	N/A
Annual Deductible per Member (does not apply to Diagnostic & Preventive Services)	None	None	\$75; 3X Family Maximum	\$75; 3X Family Maximum
Annual Maximum Benefit	Unlimited	Unlimited	\$1,000	\$1,500
DIAGNOSTIC SERVICES				
Oral Exams				
Periodic oral exam	100%	100%	100%	100%
Comprehensive oral exam	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%
X-rays				
Bitewing — single film	100%	100%	100%	100%
Complete series	100%	100%	100%	100%
PREVENTIVE SERVICES				
Adult Cleaning	100%	100%	100%	100%
Child Cleaning	100%	100%	100%	100%
Sealants — per tooth	100%	100%	100%	100%
Fluoride application — with cleaning	100%	100%	100%	100%
Space maintainers — fixed	100%	100%	100%	100%
BASIC SERVICES				
Amalgam filling — 2 surfaces permanent	80%	90%	70%	80%
Resin filling — 2 surfaces, anterior	80%	90%	70%	80%
Oral Surgery				
Extraction — exposed root or erupted tooth	80%	90%	70%	80%
Extraction of impacted tooth — soft tissue	80%	90%	70%	80%
*MAJOR SERVICES				
Complete upper denture	50%	60%	40%	50%
Partial upper denture	50%	60%	40%	50%
Crown — Porcelain with noble metal	50%	60%	40%	50%
Pontic — Porcelain with noble metal	50%	60%	40%	50%
Inlay — Metallic (3 or more surfaces)	50%	60%	40%	50%
Oral Surgery				
Removal of impacted tooth — partially bony	50%	60%	40%	50%
Endodontic Services				
Bicuspid root canal therapy	80%	90%	40%	50%
Molar root canal therapy	50%	60%	40%	50%
Periodontic Services				
Scaling & root planing — per quadrant	80%	90%	40%	50%
Osseous surgery — per quadrant	50%	60%	40%	50%
*ORTHODONTIC SERVICES				
Orthodontic Lifetime Maximum	\$2400 copay Does not apply	\$2400 copay Does not apply	Not covered Does not apply	Not covered Does not apply

*Coverage Waiting Period: Must be an enrolled member of the Plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services. Does not apply to the DMO in Voluntary Plan Options V2 & V3.

Access to negotiated discounts; On the PPO plans in Voluntary Plan Options V3 & V4, members are eligible to receive non-covered services at the PPO negotiated rate when visiting a participating PPO dentist at any time, including during the Coverage Waiting Period.

Most Oral Surgery, Endodontic and Periodontic services are covered as Basic Services on the DMO in Voluntary Options V2 & V3.

Voluntary Plan Options V3 & V4; PPO Max Non-Preferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

In DC, NY, PA and VA, Voluntary Plan Options V2–V4 cannot be sold with any other dental option and must be the only plan sold.

In MD and NJ, Voluntary Plan Option V2 must be offered as a dual option with Voluntary Plan Option V4.

Orthodontic coverage is available only to groups with 10 or more eligibles and for dependent children only. Minimum of 5 must enroll for Orthodontic coverage.

Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the plan booklet/certificate. For a summary list of Limitations and Exclusions, refer to back cover.



Aetna uses technology to deliver services that suit your needs. Dental health information, benefits administration and enrollment—we make it easy with online solutions.

DocFind® Provider Directory

Find a dentist online with DocFind.

- Provider listings are updated three times a week.
- Search for a dentist by specific need: name, specialty, location or distance from home or work.
- Get directions to the dentist's office.
- Obtain a printer-friendly version of your search results.
- To obtain a paper directory, contact your broker or Aetna.

DocFind now offers a Spanish version of the website. From the home page of DocFind, simply click on the "Version en español" button at the top of the page to switch to the Spanish version.

Aetna Navigator™ Secure Member Website

www.aetna.com

When you log in to Aetna Navigator, our easy-to-use secure member website, you can access personal benefits information and perform a variety of self-service transactions online—24 hours a day, 7 days a week—wherever you have Internet access. When you register for Aetna Navigator, you can:

- Check the status of your dental claims, including fund and deductible balances.
- Review who is covered on your dental plan.
- Request member ID cards and change your primary care dentist (PCD).
- Send email inquiries to Member Services.
- View/print instant eligibility information.
- Estimate the cost of common dental procedures in a geographic area. This online tool is available to all dental members to support their dental care decision making.
- Access Explanation of Benefits (EOB) statements or Dental Predetermination of Benefits statements.

- Receive an email when you have an EOB statement available to view on your secure home page.
- Link to our DocFind online provider directory.
- Access expert dental health information.

Simple Steps To Better Dental Health® Website

www.simplestepsdental.com

This site for dental health information is an important Internet resource for members, providers, employers and brokers. It includes:

- Parents' Guide for information on oral health for babies and children, and a Fun For Kids area with interactive games.
- Information on more than 55 dental conditions and treatments.
- Ask The Dentist feature.
- Information on orthodontics, periodontics, oral surgery and other dental specialties.
- Interactive tools and illustrations.
- Dental news.

Value-Added Programs Through Dental Membership

The Fitness Program, offered in conjunction with GlobalFit™

- Reduced rates at over 1,500 fitness clubs nationwide.*
- Discounts on certain home exercise equipment and videos.
- Find a listing of area clubs and obtain information by calling **1-800-298-7800** to speak to a GlobalFit representative, or log on to www.globalfit.com/fitness.

The Vision One®** Discount Program

- Enjoy access to savings on eye care products and services such as:
 - > Eyeglasses
 - > Contact lenses
 - > Nonprescription sunglasses
 - > Contact lens solutions
 - > Accessories
 - > Discounts on LASIK surgery
- Find the nearest participating location by calling **1-800-793-8616**, or log on to DocFind at www.aetna.com.
- Members show their Aetna ID card and automatically receive savings.***
- Members pay the vendor directly at the time of service.

Alternative Health Care Program

Through this special discount program, members can take advantage of many alternative, health-related services from chiropractors, acupuncturists, massage therapists and nutritional counselors — all at reduced rates. They can also save on vitamins and nutritional supplements, as well as other health-related products.

Dental Discount Program

Through our discount program with Epic Industries, members will enjoy access to savings on oral health care products designed to help fight cavities. Epic dental products contain xylitol – a natural sweetener that helps reduce bacteria and fight tooth decay. Members can take advantage of discounts on Epic xylitol products such as gum, mints, toothpaste, mouthwash and sweeteners. For more information visit www.epicdental.com/aetna.

* At some clubs, participation in this program may only be available to new club members.

** Vision One is a registered trademark of Cole Managed Vision.

*** In NY, members need to pay at the time the service is rendered and submit the expenses to Aetna for reimbursement.

Learn More

To learn more about integrating medical and dental benefits, contact the Aetna Small Group Sales Support Center at 1-888-54-AETNA.



Ineligible Industries

District of Columbia, New Jersey, New York, Pennsylvania, Virginia

- Ineligible industry list applies only when Dental is sold standalone or packaged only with Group Insurance.
- This list does not apply when Dental is sold in combination with Medical.

SIC Range	SIC Description	SIC Range	SIC Description	SIC Range	SIC Description
7933	Bowling Centers	7991	Physical Fitness Facilities	7992-7997	Public Golf Courses, Amusements, Membership Sports & Recreation Clubs
8611	Business Associations	8811	Private Households	8661	Religious Organizations
7911	Dance Studios, Schools	7941-7948	Professional Sports Clubs & Producers, Race Tracks	7922-7929	Theatrical Producers, Bands, Orchestras, Actors
7361-7363	Employment Agencies	8621-8651	Professional Membership Organizations, Labor Unions, Civic Social & Fraternal Organizations, Political Organizations		
7999	Misc Amusement and Recreation				
8699	Misc Membership Organizations				
8999	Misc Services				

Ineligible Industries

Maryland

- Ineligible industry list applies only when Dental is sold standalone or packaged only with Group Insurance.
- This list does not apply when Dental is sold in combination with Medical.

SIC Range	SIC Description	SIC Range	SIC Description	SIC Range	SIC Description
7319	Advertising, Misc	9721	International Affairs	7384	Photofinishing Labs
7800-7999	Amusement, Recreation & Entertainment	3911-3915	Jewelry Manufacturing	6500-6799	Real Estate
8400-8499	Art Galleries/Museum, Botanical Gardens	8100-8199	Legal	7251-7299	Repairs, Cleaning, Personal Services
8600-8699	Associations & Trusts	8000-8059	Medical Groups	5800-5899	Restaurants
5511-5599	Auto Dealerships	8071-8099	Medical Groups	8211-8299	Schools, Libraries, Education
7231-7241	Beauty & Barber Shops	7389	Misc Business Services	0761-0783	Seasonal Employees
7331-7338	Direct Mailing, Secretarial Services	7379	Misc Computer Services	7381-7382	Security Systems, Armored Cars
7361-7363	Employment Agencies	7692-7699	Misc Repair	8800-8899	Service — Private Households
8700-8799	Engineering & Mgmt Services	8999	Misc Services	8300-8399	Social Services
7000-7099	Hotels	5271	Mobile Home Dealers	7631	Watch, Clock & Jewelry Repair
		4111-4121	Passenger Transportation		
		7221	Photo Studios		

Reinstatement Provision

If your coverage terminates because your contributions are not paid when due, you may not be covered again for a period of two years from the date your coverage terminates.

Dental Limitations and Exclusions

Listed below are some of the charges and services for which these dental plans do not provide coverage. For a complete list of exclusions and limitations, refer to plan documents.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna company that offers, underwrites or administers benefit coverage is Aetna Life Insurance Company and Aetna Dental Inc.

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 arranges for the provision of dental services. However Aetna itself is not a provider of dental services, and therefore, cannot guarantee any results or outcomes. Consult the plan documents (Schedule of Benefits, Certificate of Coverage, Evidence of Coverage, Group Agreement, Group Insurance Certificate, Booklet, Booklet-certificate, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. The availability of a plan or program may vary by geographic service area and by plan design. With the exception of Aetna Rx Home Delivery® service, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. Aetna Rx Home Delivery, LLC., is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.

Certain dental plans are available only for groups of a certain size in accordance with underwriting guidelines.

Some benefits are subject to limitations or visit maximums. Members or Providers may be required to precertify, or obtain prior approval of coverage for certain services such as non-emergency inpatient hospital care. Refer to your plan documents or contact Member Services for information regarding the terms and limitations of coverage.

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

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.

- 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.

Specific service limitations

- DMO Plans: Oral exams (4 per year)
- PPO Plans: Oral exams (2 routine and 2 problem-focused per year)
- All Plans:
 - > Bitewing X-rays (1 set per year)
 - > Complete series X-rays (1 set every 3 years)
 - > Cleanings (2 per year)
 - > Fluoride (1 per year; children under 16)
 - > Sealants (1 treatment per tooth, every 3 years on permanent molars; children under 16)
 - > Scaling & root planing (4 quadrants every 2 years)
 - > Osseous surgery (1 per quadrant every 3 years)
- All other limitations and exclusions in your plan documents.

