

International Dental Services for Aetna PPO and DMO Plans

<u>DMO Plan</u>: Emergency out of country coverage is provided on a reimbursement basis for palliative* care only. Members pay the out-of-country provider for their emergency palliative care. To request reimbursement, members need to submit the claim form with the receipt or billing statement issued by the provider to Aetna. Aetna will reimburse members for services based on emergency coverage provided by the plan and allowed in-network rate.

<u>PPO Plans</u>: Both of GW's dental PPO plans provide overseas coverage for urgent and non-urgent dental services. Members pay the out-of-country provider for dental care services. To request reimbursement, members need to submit the claim form with the receipt or billing statement issued by the provider to Aetna. Aetna will reimburse members for services based on emergency coverage provided by their PPO plan and allowed in-network rate.

NOTE: Claims will process as of the currency exchange rate on the date of service, not the claim processing date.

^{*} Treatment to temporarily relieve pain, swelling or bleeding, e.g., a sedative filling, a pulpotomy, or a simple extraction. Services *not* considered palliative care include, crowns, root canals, and fillings.