



Healthier happens together[®]

Dental Benefits designed for your
unique needs



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What can you do during open enrollment?

1

Add or remove
eligible dependents

2

Enroll or waive
enrollment in many
benefits plans

3

Change
benefits plans

Don't miss out
Key enrollment
information
you should know

Open enrollment is [DATES]

**Remember, you won't have the chance
to enroll in your benefits plans again**
until the next annual enrollment period,
unless you have a qualifying event during
the year.

Enroll anytime with a qualifying event.

Qualifying events include:

- Marriage
- Divorce
- Birth of a child
- Legal separation
- Change in employment status
- Loss coverage
- Dependent eligibility
- Death

Be sure to tell human resources within 31 days of a qualifying event.





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Plans

you can count on

—



Easy-to-use coverage with the Aetna Dental[®] DMO[®]* plan

No deductible, claim forms or yearly dollar limits

What to do

Choose a primary care dentist (PCD)

Pick a PCD from the Aetna[®] network using our online directory at **Aetna.com**

How it works

- See your PCD for regular exams and to get referrals if you need specialty care.
- Covered family members can choose their own PCDs.
- You can change your PCD once a month on your member website. Switch by the 15th day of the current month. The change will start the first day of the next month.

Visit your PCD

To save money, visit a PCD in the Aetna DMO network.

- Check your benefits summary so you'll know what to pay.
- Give your personal information at your visit.
- Pay your share of the cost.

* State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. In Virginia, the DMO plan is known as the DNO Plan (Dental Network Only). 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. The DNO plan in Virginia is not an HMO.





Easy-to-use coverage with the Aetna Dental[®] PPO* plan

In network or out — it's your choice

Your options

In-network

Visit a dentist in the Aetna Dental PPO network.

To find one, use our online directory at [Aetna.com](https://www.aetna.com)

How it works

- Network dentists offer special rates for covered services. So your share of the cost is usually lower.
- Network dentists file claims for you.

Out-of-network

Visit any licensed dentist outside the network.

- You may pay more when you get care from dentists who aren't in the network.
- You may have to file your own claims.

* State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. In Virginia, the DMO plan is known as the DNO Plan (Dental Network Only). 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. The DNO plan in Virginia is not an HMO.



Dental PPO (Low Plan)

Annual deductible
Annual benefits maximum
Preventive services
Basic services
Major services
Orthodontic services[*]
Orthodontic lifetime maximum

In-network care

[Plan-specific dental benefits]

\$50 Individual/\$150 Family

\$1,000

100%

80%

Not Covered

Not Covered

N/A

Out-of-network care

\$50 Individual/\$150 Family

\$1,000

100%

70%

Not Covered

Not Covered

N/A

Dental PPO (High Plan)

- Annual deductible
- Annual benefits maximum
- Preventive services
- Basic services
- Major services
- Orthodontic services[*]
- Orthodontic lifetime maximum

In-network care

[Plan-specific dental benefits]

\$50 Individual/\$150 Family

\$1,500

100%

90%

50%

50%

\$1,500

Out-of-network care

\$50 Individual/\$150 Family

\$1,500

100%

80%

50%

50%

\$1,500

Other dental services



Alternative orthodontics*

- We partner with online vendors, such as Byte and Candid, to provide certified, convenient orthodontic solutions.
- Providers oversee remote treatment management and guidance from beginning to end — no in-person appointment needed.
- Supplies are delivered directly to members' homes.



24/7 virtual dental care (for PPO members)

Members can access one of our virtual care provider partners, Dental.com and The TeleDentists™. Then they can connect on demand with a licensed dentist who can:

- Use Smart Scan technology to get your personalized oral health report , wellness score and over-the-counter product recommendations designed to care for identified conditions right at home.
- Prescribe appropriate medication
- Treat toothaches, infections and other dental emergencies
- Review treatment plans and provide detailed second

*For those with PPO plans that cover orthodontia.

Care for your smile. Anywhere. Any time.

24/7 Virtual dental care

Members can connect remotely with dentists through a “virtual visit.”

Dental providers can facilitate oral evaluations of their patients, answer questions, provide advice, prescribe appropriate medication and refer patients to a specialist as needed.

Why virtual dental care matters:

- Controls costs (ER Diversion)
- Healthier outcomes
- Employee satisfaction
- Productivity improves

The TeleDentists offer access to 24/7 Online Dental Care through Aetna Health website



Talk to a dentist
anytime, anywhere you
happen to be



Receive quality care
via phone or video
conference



24/7 access
to state-licensed dentists

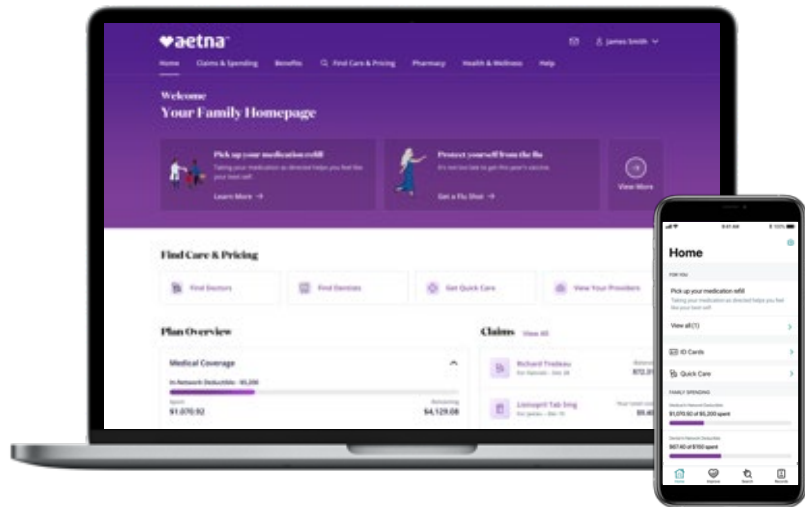


Take charge of your health care

with the Aetna[®] member website and the Aetna HealthSM app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Just visit **Aetna.com** to create an account and log in to your member website.

App screens are a composite of real situations.
All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Talk to a doctor anytime by phone or video chat from home.



Improve your health

- Receive personalized reminders to improve your health.



Download the
Aetna Health app

Smart Scan

Smart Scan is a completely free self-guided dental photo assessment tool.

How it Works

Simply snap a few pictures of your mouth and teeth with your smart phone (we'll show you how) and receive a dental wellness report that can detect issues like cavities, gum inflammation, plaque and more.

You will receive a Wellness Score along with care recommendations. You can share this information at your next dental appointment or select the option to speak to a virtual provider.

Best for monitoring your dental health over time and identifying potential issues.

Smart Scan

Follow the guides to take 5 photos of your teeth to receive a personalized oral health report and wellness score.



START YOUR SCAN

See A Dentist Now

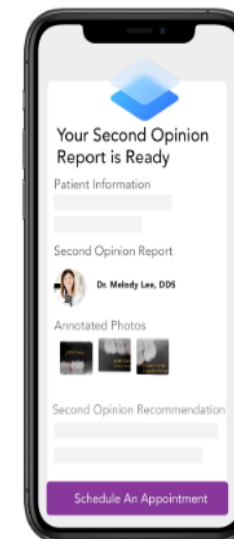
Speak with an online Aetna dentist 24/7 for issues including tooth aches, infections, and dental emergencies.



SEE A DENTIST NOW

Second Opinion

A licensed dentist will review your treatment plan from your dentist and provide you with a detailed second opinion report.



Get a Second Opinion



Count on savings with the Aetna® Discount Program*

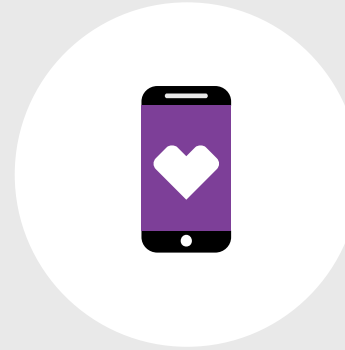
- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

*Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.

It's simple to get started with Aetna®



Enroll during your open enrollment period.



After your effective date:

Visit [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.

Download the Aetna HealthSM app



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Google Play and the Google Play logo are trademarks of Google, LLC. The app is available on Google Play.

An aerial photograph of a young boy and a young girl swimming in a pool. The boy, on the left, is wearing a blue life preserver and purple shorts, and is kicking his legs. The girl, on the right, is wearing a blue and pink floral swimsuit and is floating on her back with her arms extended. The water is a deep blue with ripples and reflections. The pool's edge with blue tiles is visible at the bottom.

Thank you