



A smile is universal — make yours world class

Dental PPO Plan

When we think about health, most of us focus on medical conditions. What we tend to forget is that dental illness can also significantly impact overall health. In fact, research has shown that periodontal disease may be linked to chronic diseases such as diabetes and heart disease, as well as other conditions.¹

On a smaller scale, even the most minor dental condition can interfere with your health and mobility. Just think of the last time you had a toothache or accidentally chipped a tooth. The discomfort can make it hard to concentrate and even put you out of commission for a short period of time.

So as you can see, taking care of your mouth is a must.

¹Mouth-Body connection. Academy of Periodontology. Accessed December 2009. Available at: <http://www.perio.org>.

*See your plan documents for specific benefit coverage and a complete list of covered services. Services are subject to annual and lifetime benefits maximums.

We've got you covered

With the Aetna Dental PPO plan, you have the option of accessing dental care within the United States either in- or out-of-network without a referral. And, since there are no networks outside of the U.S., you're free to seek care from any licensed dentist in the world.

Here are a few of the services* covered by your dental plan:

- **Preventive care** — cleanings, bitewing and full-mouth X-rays
- **Basic care** — fillings and basic restorative work
- **Major services** — bridges, crowns and dentures

Some additional information:

- You are typically required to meet an annual deductible (a set dollar amount you must pay for covered expenses in a plan year) before your plan begins to pay for covered services.
- Once you meet the deductible, you may be required to pay a coinsurance amount (a percentage of covered expenses) depending on your plan of benefits.

It's easy to use your plan

When seeking dental care in the U.S.:

1. **Visit any licensed dentist for your covered dental services.**
You can take advantage of a price break by seeking care from an Aetna PPO network provider, but you can visit a dentist outside of Aetna's network.
2. **Pay a portion of your bill**, as determined by your specific benefit coverage, and we'll pay the rest.
3. **If you seek care in-network**, your dentist will submit your claim form for you.
If you go out-of-network, you will need to submit your claim to us for reimbursement.

When seeking dental care outside of the U.S.:

1. Your dental PPO plan serves as an Indemnity plan outside of the U.S., giving you the convenience of seeking care at any licensed dentist.
2. Simply pay your charges at time of service and submit a claim form to us for reimbursement.

Make sure you get the quality care you need

When accessing dental care, cleanliness is a must. Receiving a dental procedure in an unsanitary environment can lead to even further complications down the road.

Here are some quick tips for quality control when accessing dental care:

1. When you arrive at the dental facility, check out the environment.
 - Is the office clean and neat?
 - Do staff wash their hands with soap between patients?
 - Do they wear gloves for all procedures?
 - Do they clean and disinfect or use disposable covers on surfaces touched during treatment?

2. Don't be afraid to ask questions. Ask the office personnel or the dentist about their procedures:
 - Do you use new gloves for each patient?
 - Do you use steam or a dry heat oven to sterilize your instruments between patients?
 - Do you sterilize your hand pieces (drills)? (If not, do you disinfect them? How?)
 - Do you use new needles for each patient?
 - Is sterile (or boiled) water used for surgical procedures? (In areas where drinking water is unsafe, the water also may cause illness if used for dental treatment.)

Finding a dental provider in your area is simple!

1. Log in to the Aetna International secure member website at www.aetnainternational.com.
2. Select the *Member Tools* tab at the top of the page.
3. Click the *Find Health Care* link.
 - To find a provider, click on *International Doctor Directory*.
 - To find a provider in the U.S., click on *DocFind*®.

Whether you're at home or a world away — we are here for you

For more information on your Dental PPO plan, view your plan documents or call the Aetna International Member Service Center at the number on your member ID card.

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