

Better than a maximum rollover plan! Visiting a dentist can save them money!

Aetna Dental Care RewardSM Plan

A great dental
insurance plan that
rewards employees
for visiting a dentist



We want you to know[®]



Visiting a dentist can save

Spread the news! Your employees may save money by visiting a dentist! Sign up for the Aetna Dental Care Reward dental insurance plan.*

When employees see a licensed dentist for preventive care during the year — we'll raise their benefit level the next plan year! That means they will pay less for covered care. They'll enjoy the savings. You'll enjoy the plan design flexibility.

- **It's smart.** Employees get an incentive for taking care of their teeth. Each year they get preventive dental care, the amount they pay for dental services is lower the next plan year.
- **It's better.** Forget about maximum rollover plans that focus on carrying benefits over and not using them. Maximum rollover plans cap the amount that can be carried over, too. Not Dental Care Reward. Our plan promotes preventive dental care not delayed care. Our message is *get care and save!*
- **It's automatic.** No need to track dental visits, coinsurance levels or annual benefit maximums. We do it automatically.

It's a flexible plan for your business

- **You choose their reward.** You can reduce the coinsurance percentage employees pay, raise their annual maximum benefit level or both.
- **You choose their plan.** Pick a base dental insurance plan— PPO or indemnity:
 - > Pick a PPO plan design, and employees can choose any dentist in our network for care. They can go outside the network, too, though getting care in our network typically costs less.
 - > Pick an indemnity plan design, and employees can visit any licensed dentist.

*Aetna Dental Care Reward plans are unavailable in Connecticut, Hawaii, Idaho, Louisiana, Maine, Mississippi, North Dakota, New Mexico, New York, Oregon and Puerto Rico.



PPO and indemnity dental insurance plans are underwritten or administered by Aetna Life Insurance Company (Aetna).

money!

Here's how it works:

When employees see a dentist for preventive care, they will pay less for eligible preventive, basic and/or major services the next plan year. So instead of paying 20 percent as their coinsurance amount, they will just pay 10 percent.* That means they pay less, and the plan pays more.

Here's an example of how we lower the amount they pay for care:

Let's say you offer the PPO plan design. An employee has the following level of benefits, and they visit a dentist in Aetna's dental PPO network:

Their deductible: \$0

Their coinsurance: 0 percent for preventive services; the plan pays 100 percent
20 percent for basic services; the plan pays 80 percent
50 percent for major services; the plan pays 50 percent

They have a preventive service performed by a dentist in our PPO network every year. A basic service is also performed each year that costs \$144.** See how the employee coinsurance level is reduced for that service in years two and three:

	Year One	Year Two	Year Three
Cost of service	\$144	\$144	\$144
Employee pays	\$28.80 (20%)	\$14.40 (10%)	\$0
Aetna Pays	\$115.20 (80%)	\$129.60 (90%)	\$144 (100%)**

More ways to reward!

You can reward employees by increasing their annual benefit maximum, too. Here's an example:

Annual dental benefit maximum*

Year One	Year Two	Year Three
\$1,000	\$1,250	\$1,500

Employees who get preventive dental care save!

Just remember: It's your choice

- You can pick a plan that lowers employee coinsurance amounts.
- You can increase annual benefit maximums.
- You can reward them with both.

*Coinsurance maximums may vary by state regulations.

**The cost of dental services may vary by geographic location.

***The highest coinsurance level the plan will pay is 100 percent.

Online tools, informed decisions

Your employees will get the tools they need to manage their dental care and get the dental health information they need 24 hours a day, 7 days a week.

They can manage your dental care — it's a snap!

Find a dentist. Track a claim. Replace PPO ID cards and more. It's easy with our Aetna Navigator[®] secure member website. Employees can:

- Check claims and statements.
- Send Member Services an e-mail.
- Find a PPO network dentist on our DocFind[®] online directory.
- Get estimated average costs for cleanings, fillings, X-rays, dentures and more for PPO services.
- See who's covered by their plan.

No computer — No problem!

After they enroll, they can call Member Services toll-free for answers. Our experienced staff is ready to help!

Dental information at their fingertips!

They can visit our dental website at **www.simplestepsdental.com** for articles and facts on over 50 dental conditions and treatments. Questions? There's an Ask the Dentist feature, too — and more!



We are ready today for the future of dental care. Sign up for Aetna Dental Care Reward today!

If you need this material translated into another language, please call Member Services at 1-877-238-6200.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-877-238-6200.

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Policy form numbers in Oklahoma include: GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.

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