

Know the difference

Aetna Dental® Plans



Take a look at Aetna's Dental Maintenance Organization (DMO®) and dental Preferred Provider Organization (PPO/PDN[†]) plans. Here's a chart to help you compare them.

	DMO*	Dental PPO
Plan description	A low-cost dental plan that gives you cost-effective care through a primary care dentist (PCD). You get the advantage of building a relationship with your PCD.	Visit any licensed dentist to receive benefits. You may enjoy significantly lower fees if you choose a dentist participating in our large PPO network. There's no PCD, and there's never a need for a referral.
Plan options	Copay – You pay a set dollar amount at the time of service; or coinsurance – You pay a percentage of covered expenses at the time of service.	Coinsurance – You pay a percentage of covered expenses at the time of service.
Primary Care Dentist election	Yes – Call the dentist to make sure they're accepting new patients. It's easy to find a dentist! Simply visit our DocFind® online directory at www.aetna.com . Or call Member Services at 1-877-238-6200 .	Not required
Office visit copay – The amount you pay each time you visit the dentist for any procedure.	\$0 – \$15 depending on your plan	None
Deductible – The amount you pay before your plan pays.	None – Having no deductible means that you don't have to pay a dollar amount before the plan starts to cover you.	Yes – For procedures that aren't covered at 100%, having a deductible means you pay a dollar amount before the plan starts to cover you.
Annual maximum – The maximum amount your plan will pay out in a plan year.	None – This means that Aetna DMO plans don't stop paying for covered procedures.**	Yes – This means that there are limits to how much Aetna will pay out for a covered procedure in a plan year.**
Referrals – the dentist gives you permission to seek dental care from another dental professional.	Aetna's DMO orthodontist – None required All other dental providers – Yes	None required
Procedures NOT covered by the plan	Procedures not covered under your specific plan would be paid for by you.	Aetna dental PPO dentists offer discounts on procedures not covered by your specific plan.

Aetna members have access to discounts on fitness, vision, hearing and much more!

*In Illinois, DMO plans provide limited out-of-network benefits. However, 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.

**Orthodontia or lifetime maximums may apply.

[†]In Texas, the dental Preferred Provider Organization (PPO) plan is known as the Participating Dental Network (PDN) plan.

DMO dental benefits and dental insurance plans are offered, underwritten or administered by Aetna Dental Inc., Aetna Dental of California Inc., Aetna Health Inc. and/or Aetna Life Insurance Company, and in Texas by Aetna Dental Inc., and in Arizona by Aetna Health Inc. The Dental PPO Plan is underwritten by Aetna Life Insurance Company (Aetna).

We want you to know®



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