



**Dental Benefits Summary  
Buy-Up Dental Plan**

	<b>Active PPO MAX</b>	
	<b>With PPOII and Extend<sup>SM</sup> Networks</b>	
	<b>Participating</b>	<b>Non-participating</b>
<b>Annual Deductible*</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Preventive Services</b>	100%	100%
<b>Basic Services</b>	90%	80%
<b>Major Services</b>	60%	50%
<b>Annual Benefit Maximum</b>	\$2,500	\$2,500
<b>Office Visit Copay</b>	N/A	N/A
<b>Orthodontic Services (Adult and Child)</b>	50%	50%
<b>Orthodontic Deductible</b>	None	None
<b>Orthodontic Lifetime Maximum</b>	\$1,500	\$1,500

\*The deductible applies to: Basic & Major services only

Partial List of Services	<b>Active PPO MAX</b>	
	<b>With PPOII and Extend<sup>SM</sup> Networks</b>	
	<b>Participating</b>	<b>Non-participating</b>
<b>Preventive</b>		
Oral examinations - 2 per year	100%	100%
Cleanings - Adult/Child - 2 per year	100%	100%
Fluoride - 1 per year, children under 16	100%	100%
Sealants (permanent molars only)-1 per tooth every 3 years, children under 16	100%	100%
Bitewing Images - 1 set per year	100%	100%
Full mouth series Images - 1 set every 3 years	100%	100%
Space Maintainers	100%	100%
<b>Basic</b>		
Root canal therapy		
Anterior teeth / Bicuspid teeth	90%	80%
Root canal therapy, molar teeth	90%	80%
Scaling and root planing - 4 separate quads every 2 years	90%	80%
Gingivectomy * - 1 per quad/tooth every 3 years	90%	80%
Amalgam (silver) fillings	90%	80%
Composite fillings	90%	80%
Stainless steel crowns	90%	80%
Incision and drainage of abscess*	90%	80%
Uncomplicated extractions	90%	80%
Surgical removal of erupted tooth*	90%	80%
Surgical removal of impacted tooth (soft tissue)*	90%	80%
Osseous surgery * - 1 per quad every 3 years	90%	80%
Surgical removal of impacted tooth (partial bony/ full bony)*	90%	80%
General anesthesia/intravenous sedation*	90%	80%
Crown Lengthening	90%	80%
<b>Major</b>		
Inlays - 1 every 8 years per tooth	60%	50%
Onlays - 1 every 8 years per tooth	60%	50%
Crowns - 1 every 8 years per tooth	60%	50%
Full & partial dentures - 1 every 8 years	60%	50%
Pontics - 1 every 8 years per tooth	60%	50%
Denture repairs	60%	50%
Crown Build-Ups	60%	50%
Implants - 1 every 8 years per tooth	60%	50%

\*Certain services may be covered under the Medical Plan. Contact Member Services for more details.  
Frequency and/or age limitations may apply to these services. These limits are described in the booklet/certificate.

**Other Important Information**

This Aetna Dental® Preferred Provider Organization (PPO) MAX benefits summary is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures. Under the Dental Preferred Provider Organization (PPO) MAX plan, you may choose at the time of service either a PPO participating dentist or any nonparticipating dentist. With the PPO MAX plan, savings are possible because the participating dentists have agreed to provide care for covered services at negotiated rates. Non-Participating coverage is limited to a maximum allowable charge (MAX) of the plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

**Dental Benefits Summary  
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If you need emergency dental care for the palliative treatment (pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, 7 days a week.

When emergency services are provided by a participating PPO dentist, your co-payment/coinsurance amount will be based on a negotiated fee schedule. When emergency services are provided by a non-participating dentist, you will be responsible for the difference between the plan payment and the dentist's usual charge. Refer to your plan documents for details. Subject to state requirements. Out-of-area emergency dental care may be reviewed by our dental consultants to verify appropriateness of treatment.

**Partial List of Exclusions and Limitations\* - Coverage is not provided for the following (unless otherwise noted in the member booklet):**

1. Charges for services or supplies
  - Provided by a network provider in excess of the negotiated charge.
  - Provided by an out-of-network provider in excess of the recognized charge.
  - Provided for your personal comfort or convenience, or the convenience of any other person, including a dental provider.
  - Provided in connection with treatment or care that is not covered under the plan.
  - Cancelled or missed appointment charges or charges to complete claim forms.
  - Charges for which you have no legal obligation to pay.
  - Charges that would not be made if you did not have coverage, including:
    - Care in charitable institutions
    - Care for conditions related to current or previous military service
    - Care while in the custody of a governmental authority
2. Any charges in excess of any benefit, dollar, visit, or frequency limit stated in the schedule of benefits.
3. Cosmetic services and supplies.
4. Court-ordered services and supplies - Includes those court-ordered services and supplies, or those required as a condition of parole, probation, release or as a result of any legal proceeding.
5. Acupuncture, acupressure, and acupuncture therapy.
6. Crowns, inlays and onlays, and veneers unless for one of the following:
  - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material
  - The tooth is an abutment to a covered partial denture or fixed bridge.
7. Dentures, crowns, inlays, onlays, bridges, or other prosthetic appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, or erosion.
8. Dental work that began before you were covered by the plan.
9. First installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth, all of which were lost while you were not covered.
10. General anesthesia and intravenous sedation, unless specifically covered and done in connection with another eligible dental service.
11. Instruction for diet, tobacco counseling and oral hygiene.
12. Orthodontic treatment except as covered in the Eligible Dental Services section of the schedule of benefits.
13. Dental services and supplies made with high noble metals (gold or titanium) except as covered in the Eligible Dental Services section of the schedule of benefits.
14. Services and supplies provided in connection with treatment or care that is not covered under the plan.
15. Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures.
16. Services and supplies provided where there is no evidence of pathology, dysfunction or disease, other than covered preventive services.
17. Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth.
18. Surgical removal of impacted wisdom teeth when removed only for orthodontic reasons.
19. Temporomandibular joint dysfunction disorder
20. Dental services and supplies that are covered in whole or in part:
  - Under any other part of this plan
  - Under any other plan of group benefits provided by the policyholder
21. Experimental or investigational drugs, devices, treatments or procedures.
22. Services, including but not limited to, those treatments, services, prescription drugs and supplies which are not medically necessary (as determined by Aetna) for the diagnosis and treatment of illness, injury, restoration of physiological functions, or covered preventive services. This applies even if they are prescribed, recommended or approved by your physician or dentist.
23. Payment for a portion of the charge that another party is responsible for as the primary payer.
24. Prescribed drugs, pre-medication or analgesia.
25. Treatment by other than a dentist. However, the plan will cover some services provided by a licensed dental hygienist under the supervision and guidance of a dentist. These are:
  - Scaling of teeth
  - Cleaning of teeth
  - Topical application of fluoride.
26. Work related illness or injuries.

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

\*This is a partial list of exclusions and limitations, others may apply. Please check your plan booklet for details.

**Dental Benefits Summary  
Buy-Up Dental Plan**

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**Your Dental Care Plan Coverage Is Subject to the Following Rules:**

Replacement Rule Some eligible dental services are subject to your plan's replacement rule. The replacement rule applies to replacements of, or additions to existing:

- Crowns
- Inlays
- Onlays
- Veneers
- Complete dentures
- Removable partial dentures
- Fixed partial dentures (bridges)
- Other prosthetic services

These eligible dental services are covered only when you give us proof that:

- While you were covered by the plan:
  - You had a tooth (or teeth) extracted after the existing denture or bridge was installed.
  - As a result, you need to replace or add teeth to your denture or bridge.
- The present item cannot be made serviceable, and is:
  - A crown installed at least 8 years before its replacement.
  - An inlay, onlay, veneer, complete denture, removable partial denture, fixed partial denture (bridge), or other prosthetic item installed at least 8 years before its replacement.
- While you were covered by the plan:
  - You had a tooth (or teeth) extracted.
  - Your present denture is an immediate temporary one that replaces that tooth (or teeth).
  - A permanent denture is needed, and the temporary denture cannot be used as a permanent denture. Replacement must occur within 12 months from the date that the temporary denture was installed.

Tooth Missing But Not Replaced Rule The first installation of complete dentures, removable partial dentures, fixed partial dentures (bridges), and other prosthetic services will be covered if:

- The dentures, bridges or other prosthetic items are needed to replace one or more natural teeth. (The extraction of a third molar tooth does not qualify.)
- The tooth that was removed was not an abutment to a removable or fixed partial denture installed during the prior 8 years Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

### **Finding Participating Providers**

Consult Aetna Dentals online provider search for the most current provider listings. Participating providers are independent contractors in private practice and are neither employees nor agents of Aetna Dental or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. For the most current information, please contact the selected provider or Aetna Member Services at the toll-free number on your online ID card, or use our Internet-based provider search available at [www.aetna.com](http://www.aetna.com).



Dental Benefits Summary
Base Dental Plan

Specific products may not be available on both a self-funded and insured basis. The information in this document is subject to change without notice. In case of a conflict between your plan documents and this information, the plan documents will govern.

In the event of a problem with coverage, members should contact Member Services at the toll-free number on their online ID cards for information on how to utilize the grievance procedure when appropriate.

All member care and related decisions are the sole responsibility of participating providers. Aetna Dental does not provide health care services and, therefore, cannot guarantee any results or outcomes.

Dental plans are provided or administered by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc.

Telehealth Services: the plan will reimburse the treating or consulting provider for the diagnosis, consultation, or treatment of an enrollee via telehealth on the same basis and to the same extent that the plan would reimburse the same covered in-person service.

In Texas, the Dental Preferred Provider Organization (PPO) is known as the Participating Dental Network (PDN), and is administered by Aetna Life Insurance Company.

This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. The availability of a plan or program may vary by geographic service area. Certain dental plans are available only for groups of a certain size in accordance with underwriting guidelines. Some benefits are subject to limitations or exclusions. Consult the plan documents (Schedule of Benefits, Certificate/Evidence of Coverage, Booklet, Booklet-Certificate, Group Agreement, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 877-238-6200.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705),
CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

Table with 3 columns: Language, Instructions for accessing language services, and TTY number (711). Rows include English, Albanian, Amharic, Arabic, Armenian, Bantu-Kirundi, Bengali, and Burmese.





Dental Benefits Summary  
Base Dental Plan

Marshallese	Nan bōk jipañ kōn kajin ilo an ejjelōk wōṇean ñan kwe, kwōn kallok nōṃba eo ilo kaat in ID eo aṃ.
Micronesian-Ponapean	Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih nempe nan amhw doaropwe en ID.
Mon-Khmer, Cambodian	ដើម្បីទទួលបានសេវាកម្មភាសាដែលគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរសព្ទទៅកាន់លេខដែលមាននៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់លោកអ្នក។
Navajo	T'áá ní nizaad k'ehjí bee níká a'doowol doo bááh ilínígóó naaltsoos bee atah níjígó nanitínígíí bee néécho'dólzínígíí béésh bee hane'í biká'ígíí áájí' hólne'.
Nepali	भाषासम्बन्धी सेवाहरूमाथि निःशुल्क पहुँच राख्न आफ्नो कार्डमा रहेको नम्बरमा कल गर्नुहोस्।
Norwegian	For tilgang til kostnadsfri språktjenester, ring nummeret på ID-kortet ditt.
Pennsylvanian-Dutch	Um Schprooch Services zu griege mitaus Koscht, ruff die Nummer uff dei ID Kaart.
Persian Farsi	دستر به خدمات زبان به طور رایگان، با شماره قید شده روی کارت شناسایی خود تماس بگیرید.
Polish	Aby uzyskać dostęp do bezpłatnych usług językowych, należy zadzwonić pod numer podany na karcie identyfikacyjnej.
Portuguese	Para aceder aos serviços linguísticos gratuitamente, ligue para o número indicado no seu cartão de identificação.
Punjabi	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Romanian	Pentru a accesa gratuit serviciile de limbă, apălați numărul de pe cardul de membru.
Russian	Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте.
Samoan	Mō le mauaina o 'au'aunaga tau gagana e aunoa ma se totogi, vala'au le numera i luga o lau pepa ID.
Serbo-Croatian	Za besplatne prevodilačke usluge pozovite broj naveden na Vašoj identifikacionoj kartici.
Spanish	Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación.
Swahili	Kupata huduma za lugha bila malipo kwako, piga nambari iliyo kwenye kadi yako ya kitambulisho.
Syriac-Assyrian	ܟܘܦܬܐ ܗܘܕܘܡܐ ܙܐ ܠܘܒܗܐ ܒܝܠܐ ܡܠܝܦܐ ܟܘܟܘܐ, ܡܝܓܐ ܢܡܒܪܐܝ ܝܠܝܘ ܟܘܢܝܢܐ ܟܘܕܝ ܝܘܟܘ ܝܘܟܝܬܐܡܒܘܠܝܫܘܐ.
Swahili	Kupata huduma za lugha bila malipo kwako, piga nambari iliyo kwenye kadi yako ya kitambulisho.
Tagalog	Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card.
Thai	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทรหมายเลขที่แสดงอยู่บนบัตรประจำตัวของท่าน
Tongan	Kapau 'oku ke fiema'u ta'etōtōngi 'a e ngaahi sēvesi kotoa pē he ngaahi lea kotoa, telefoni ki he fika 'oku hā atu 'i ho'o ID kaati.
Turkish	Dil hizmetlerine ücretsiz olarak erişmek için kimlik kartınızdaki numarayayı arayın.
Ukrainian	Щоб безкоштовно отримати мовні послуги, задзвоніть за номером, вказаним на вашій ідентифікаційній картці.
Urdu	لسانی خدمات تک مفت رسائی کے لیے، اپنے بیمہ کے ID کارڈ پر درج نمبر پر کال کریں۔
Vietnamese	Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị.
Yiddish	צו באקומען שפראך סערוויסעס פארן פון אפצאל, ארופט דעם נומער אויף אײַער ID קארטל.
Yoruba	Láti ráyèsí àwọn işẹ̀ èdè fún ọ̀ lófẹ́ẹ̀, pe nọmbà tò wà lórí káàdì idánimọ̀ rẹ̀.