

# An easy fit

## Aetna Dental® DMO® plan

Easy-to-use coverage  
that fits your budget

**A primary care dentist (PCD) can help guide your care with this DMO\* benefits and insurance plan**

What to do	How it works
<b>Choose a PCD from our network**</b> Use our provider search tool on <b>AetnaStudentHealth.com</b> to find one. Your covered family members can choose their own PCDs, too.	<ul style="list-style-type: none"><li>• See your PCD for regular exams and to get referrals if you need specialty care.</li><li>• Change your PCD at any time. Call or log into your Aetna® member website to make a change. Switch by the 15th day of the current month. The change will start the first day of the next month.</li></ul>
<b>Visit your PCD</b> If you see someone other than your selected PCD, you could end up paying more.	<ul style="list-style-type: none"><li>• Check your benefits summary, so you'll know what to pay.</li><li>• Give your member information at your visit.</li><li>• Pay your share of the cost. This may be a copay, which is a set dollar amount. Or it may be coinsurance, which is a percentage of the dentist's charge.</li><li>• That's it. No deductible, no claims forms and no yearly dollar limits.</li></ul>

\*In Illinois, the Aetna Dental DMO plan provides limited out-of-network benefits. In order to receive maximum benefits, members must select and have care coordinated by their PCD. In Illinois, the Aetna Dental DMO plan is not a health maintenance organization (HMO). In Virginia, the DMO plan is known as the Aetna Dental Network Only plan (DNO). DNO in Virginia is not an HMO. To receive maximum benefits, members must choose a participating PCD to coordinate their care with network providers.

\*\*Your PCD keeps a list of eligible patients that is updated monthly. Your name will appear on this list when it is updated the month after your selection. Some dentists will only treat patients whose names appear on this printed monthly roster. Once you're a member, call Member Services if your dentist needs to verify your eligibility.

## Referrals for specialty dentists

Your PCD can refer you to a specialist in the Aetna® network.\*

- Give your member information at your visit.
- Pay your share of the cost to the dentist. Your benefits summary shows you how much.
- There's usually no paperwork involved.

## Manage your benefits, connect to care, handle claims — from anywhere

The Aetna Health<sup>SM</sup> app and your Aetna member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



**Go to [AetnaStudentHealth.com](https://AetnaStudentHealth.com)\*\***

\*This plan does not cover out-of-network benefits except to the extent required by state law. In California, your PCD may refer you to out-of-network dentists in that state. Check your plan documents for details.

\*\*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://Aetna.com/legal-notices/privacy.html).

**DMO plans are insured by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products.**

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Dental benefits and dental insurance plans contain exclusions and limitations. Not all dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and/or group size and are subject to change. Dental providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to dental services. Dental information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [Aetna.com](https://Aetna.com) for more information about Aetna® plans.

Visit [Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html) to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.

[AetnaStudentHealth.com](https://AetnaStudentHealth.com)

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