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Quality health plans & benefits Healthier living Financial well-being Intelligent solutions

Separate myths from facts about managed dental benefits and insurance plans

Aetna Dental[®] DMO[®]

In an Aetna survey, one-third of consumers polled said they would travel farther or switch dentists for the value of Aetna's dental maintenance organization (DMO)^{1,2} plan.

Yet, despite the value of managed dental plans, many myths exist about these plans and networks.

Myth #1: Low price equals low quality

Fact: We strive to maintain high standards of care among our DMO dentists to help ensure our members receive access to quality care.

We credential and re-credential dentists in our DMO network, including an in-person 140+ point assessment and in-person onsite training.

Myth #2: The dental providers in DMO plans lack experience

Fact: 84 percent of the dental providers in the Aetna Dental DMO network have been treating patients for more than five years.³

¹Aetna Research. January 2009.

²State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. However, to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. In Illinois, the DMO plan is not an HMO.

³Aetna Enterprise Provider Database. December 2010.

Myth #3: Communication can be difficult with providers

Fact: In the Aetna Dental DMO, 36 percent of the providers speak languages in addition to English and 21 percent speak Spanish.³

Myth #4: Providers are not in locations that members prefer

Fact: The Aetna Dental DMO makes it easy to access dental providers.

- During our credentialing process, we visit each dental office to help ensure accessibility and convenience.
- 93 percent of our DMO membership has access to two DMO primary care dentists within 10 miles.⁴
- Members looking for a general dentist or dental specialist can visit our DocFind® online directory at **www.aetna.com**. It's easy to search for a dentist by name, specialty and location.

Myth #5: You have to wait a long time to get an appointment for preventive care

Fact: In the Aetna Dental DMO:

- The vast majority are general practice (GP) offices open to new members seeking preventive care.³
- When members call for appointments, Aetna adheres to national access standards.⁵
- We attract providers in many regions. DMO members have access to more than 74,000 available dental practice locations⁶ across the country.

Staying informed

When you choose Aetna Dental, members automatically enjoy a number of advantages, including our Aetna Navigator® member website. Available 24/7, this site lets your employees find a dentist, track a claim and even replace a lost ID card — all online. We even have a mobile app to keep them informed about their plan, as well as toll-free support from our acclaimed customer service team.

To learn more about Aetna DMO, visit **www.aetna.com**. Or view the DMO video at **www.aetnadmodental.com**.

⁴Aetna member database, 2010. ⁵Within 5 weeks; 3 weeks in California (first available). ⁶As of June 2013 based on Aetna provider data.

Dental benefits and dental insurance plans are underwritten by Aetna Dental Inc., Aetna Dental of California Inc., Aetna Health Inc. and/or Aetna Life Insurance Company, in Texas by Aetna Dental Inc., and in Arizona by Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products.

If you require language assistance from an Aetna representative, please call the Member Services number located on your ID card, and you will be connected with the language line if needed; or you may dial direct at **1-888-982-3862**. (140 languages are available. You must ask for an interpreter.) TDD **1-800-628-3323** (hearing impaired only).

Si requiere la asistencia de un representante de Aetna que hable su idioma, por favor llame al número de Servicios al Miembro que aparece en su tarjeta de identifi cación y se le comunicará con la línea de idiomas si es necesario; de lo contrario, puede llamar directamente al **1-888-982-3862**. (140 idiomas disponibles. Debe pedir un intérprete.) TDD **1-800-628-3323** (sólo para las personas con impedimentos auditivos).

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 information programs provide general dental information and are not a substitute for diagnosis or treatment by a dentist or other dental care professional. 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 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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in OK include: GR-9/GR-9N and/or GR-29/GR-29N.





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