

Finally, a dental plan with some teeth in it

The NEW Aetna Dental Plan

Good news! Aetna now offers a dental plan through the new Federal Employees Dental and Vision Insurance Program (FEDVIP).

With our dental plan, you get your pick of over 86,000 participating dental provider locations — plus, the flexibility to go to any licensed dentist! You're also covered for cleanings, X-rays, restorative work, and more — with no referrals.

The best part? The new dental plan is available everywhere, so you can find a dentist near your home or work in a snap!

Plan advantages:

- Freedom to visit any licensed dentist, anywhere
- No referrals
- No deductibles
- Coverage for preventive care, major dental services and orthodontics, too

Plus, you can save by pairing your new dental plan with an Aetna medical plan that already comes with built-in preventive dental benefits. That frees your dental plan benefits dollars for the bigger dental services you may need!

Check out the member extras

Join a gym at a great rate. Or get LASIK for less! Your Aetna dental plan comes with built-in extras to help keep your mouth — and your body — in great health. For instance, you can get great savings on the Sonicare electronic toothbrush, as well as EPIC gum, mints and other oral health care products. Or, flash your ID card at program locations* to save on vision, hearing services, fitness and alternative health care.

Plus, get handy tools at www.aetnafeds.com to manage your health:

- **DocFind® online provider directory** — Find a dentist 24/7 by location, specialty and more. Even get door-to-door driving directions!
- **Aetna Navigator™ website** — Check on claims, replace your ID card, view your covered benefits, and much more. Take the FREE tour! Just select "My Navigator" from our homepage and enter "federal3" for the username and password — and you're set!

The any dentist, anywhere plan.

Plus, national networks and no referrals!



Find a participating dentist quickly!

Use our DocFind® online provider directory at www.aetnafeds.com.

*See your 2007 Aetna Federal Plan Brochure, www.aetnafeds.com or call 1-800-537-9384 for details.

Here's what your plan covers

Here's a partial listing of covered services and costs. For the full list, refer to the 2007 Aetna Federal Plan Brochure.

BENEFIT FEATURES

Annual Deductible	None
Class A Includes Diagnostic and Preventive Services	100% coverage
Class B Includes Minor Restorative Services	60% coverage
Class C Includes Major Services	40% coverage
Orthodontic Services*	30% coverage
Annual Benefit Maximum (per member)	\$1,200
Orthodontic Lifetime Maximum	\$1,500

*Orthodontia benefits available to children up to age 19. A member will be eligible to receive orthodontic benefits after they have been continuously enrolled with Aetna for 24 months.

PLAN PROVISIONS

Examples of covered services	Aetna covers**
Class A Cleanings, X-rays, Sealants, Space Maintainer and Fluoride	100%
Class B Fillings, Therapeutic Pulpotomy, Uncomplicated Extractions, Periodontal Scaling, Denture Adjustment and Repair	60%
Class C Inlays, Onlays, Crowns, Root Canal, Full & Partial Dentures, Pontics, General Anesthesia/Intravenous Sedation	40%

**Aetna will pay the percentages listed above as follows:

In network — percentage of our negotiated fee with the participating provider.

Member not responsible for amounts above the negotiated fee.

Out of network — percentage of the provider's prevailing charge (usual & customary – 75th percentile). Member may be responsible for amounts above that level.

It's time to enroll!

1. Go to: www.benefeds.com and enroll!

Don't run out of time!

- You must sign up for the new dental plan during open season between November 13 – December 11.
- New hires have 60 days to choose benefits.

Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health of Illinois Inc. and/or Aetna Life Insurance Company.

Not all health 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 are subject to change. Discount programs provide access to discounted prices and are not insured benefits. 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 health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. For more information about Aetna plans, refer to www.aetnafeds.com.

2007 BIWEEKLY PREMIUMS

	Premium
Region 1	
Self Only	\$12.15
Self + One	\$24.31
Self & Family	\$36.46
Region 2	
Self Only	\$13.36
Self + One	\$26.72
Self & Family	\$40.09
Region 3	
Self Only	\$14.20
Self + One	\$28.42
Self & Family	\$42.62
Region 4	
Self Only	\$15.66
Self + One	\$31.31
Self & Family	\$46.98
Region 5	
Self Only	\$16.99
Self + One	\$33.97
Self & Family	\$50.96
Overseas	
Self Only	\$18.14
Self + One	\$36.29
Self & Family	\$54.43

Please refer to the 2007 Aetna Federal Plan Brochure or www.aetnafeds.com for rating regions.

