

Why choose Aetna PPO Dental?

Sign up at www.benefeds.com
 For general questions: www.aetnafeds.com
 or 1-877-459-6604

- ✓ **\$3,000/\$2,000 annual maximum**
- ✓ **No deductibles**
- ✓ **Worldwide coverage** — your choice of **any licensed dentist**, anywhere
- ✓ **Plus perks like 38% discount** on average for unlimited prescription eyewear at participating provider locations and discounts on gyms, weight-loss programs, massage and more!

Your 2010 Dental Benefits

Annual Deductible	None
Annual Benefit Maximum (per member)	In-network: \$3,000 Out-of-network: \$2,000
Class A Diagnostic & Preventive Services Examples: Cleanings, X-rays, sealants, space maintainer and fluoride	In-network: We pay 100% Out-of-network: We pay 100%*
Class B Minor Restorative Services Examples: Fillings, therapeutic pulpotomy, uncomplicated extractions, periodontal scaling, denture adjustments & repair	In-network: We pay 60% Out-of-network: We pay 60%*
Class C Major Services Examples: Inlays, onlays, crowns, root canal, full & partial dentures, pontics, general anesthesia/intravenous sedation	In-network: We pay 40% Out-of-network: We pay 40%*
Orthodontia**	In-network: We pay 30% Out-of-network: We pay 30%*
Orthodontia Lifetime Maximum (per member)	\$1,500

*If you use an out-of-network dentist, you may pay more based on your dentist's charges.

**Covered after continuous enrollment in plan for 24 months. Available up to age 19.



Premium Rating Areas by State/Zip code (first three digits)

State	Zip	Code	State	Zip	Code	State	Zip	Code
AK	entire state	5	LA	entire state	2	OH	440-443	2
AL	356-358	1	MA	entire state	5	OH	450-455	2
AL	rest of state	2	MD	entire state	2	OH	rest of state	3
AR	entire state	2	ME	entire state	5	OK	entire state	2
AZ	entire state	3	MI	entire state	3	OR	970-973	4
CA	900-935	3	MN	550-555	2	OR	rest of state	5
CA	rest of state	4	MN	rest of state	3	PA	150-154, 156, 160	1
CO	entire state	3	MO	630-633	2	PA	189-194	2
CT	060-063	5	MO	640-641	1	PA	rest of state	3
CT	064-069	3	MO	rest of state	3	PR	entire state	3
DC	entire state	2	MS	entire state	2	RI	entire state	5
DE	entire state	2	MT	entire state	4	SC	entire state	4
FL	327, 328	2	NC	entire state	4	SD	entire state	3
FL	330-334, 347	2	ND	entire state	3	TN	entire state	1
FL	rest of state	3	NE	entire state	1	TX	entire state	2
GA	300-303, 311	3	NH	entire state	5	UT	entire state	2
GA	rest of state	4	NJ	080-084	2	VA	201, 220-226	2
HI	entire state	4	NJ	rest of state	3	VA	rest of state	3
IA	entire state	3	NM	entire state	3	VT	entire state	5
ID	entire state	4	NV	897	4	WA	986	4
IL	600-608, 620-622	2	NV	rest of state	2	WA	rest of state	5
IL	rest of state	3	NY	004,005	3	WI	540	2
IN	460-464	2	NY	100-119	3	WI	rest of state	3
IN	rest of state	3	NY	124-126	3	WV	entire state	4
KS	660-662	1	NY	rest of state	4	WY	entire state	4
KS	rest of state	3	OH	430-432	2	Guam	all	5
KY	410	2						
KY	rest of state	1						

What you pay

Rating Area	Bi-weekly Self Only	Bi-weekly Self Plus One	Bi-weekly Self and Family	Monthly Self Only	Monthly Self Plus One	Monthly Self and Family
1	\$13.47	\$26.94	\$40.41	\$29.19	\$58.37	\$87.56
2	\$14.81	\$29.63	\$44.44	\$32.09	\$64.20	\$96.29
3	\$15.75	\$31.51	\$47.26	\$34.13	\$68.27	\$102.40
4	\$17.37	\$34.73	\$52.09	\$37.64	\$75.25	\$112.86
5	\$18.84	\$37.69	\$56.53	\$40.82	\$81.66	\$122.48
International	\$20.13	\$40.26	\$60.39	\$43.62	\$87.23	\$130.85

Sign up at www.benefeds.com.

Dental benefits are offered, underwritten or administered by Aetna Life Insurance Company (Aetna).

This material is for informational purposes only. Not all dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Discount programs provide access to discounted prices and are not insured benefits. 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.aetnafeds.com.

