

# FEDVIP Dental PPO Plan

- ✓ Worldwide coverage
- ✓ Any licensed dentist
- ✓ No deductible

Enroll today at  
[www.benefeds.com](http://www.benefeds.com).

Find 2008 plan rates at  
[www.aetnafeds.com](http://www.aetnafeds.com)  
or the back of the 2008  
Federal Plan Brochure.

With our standalone dental PPO plan, you have the flexibility to go to any licensed dentist for covered services! You can also choose one of over 94,208 participating dental provider locations from our network. Aetna offers a standalone dental PPO plan through the Federal Employees Dental and Vision Insurance Program (FEDVIP). You're covered for cleanings, X-rays, restorative work and more — with no referrals.

#### Here's how it works:

- Visit any licensed dentist, anywhere — without a referral for covered services.
- No deductibles.
- Coverage for preventive care, major dental services and orthodontics, too!
- You don't need an Aetna medical plan to sign up for the Aetna dental plan, but you can stretch your dental benefit dollars further when you have both!
- Plan perks — great discounts on electric toothbrushes, gum and mints. Plus, access to discounts on vision, hearing services, fitness and alternative health care.



## Our standalone dental plan is available to federal employees worldwide.

**Don't be afraid to go out of network!**

We pay the same coinsurance as in-network visits.\*

### 2008 plan benefits summary

<b>Annual Deductible</b>	None
<b>Class A</b> Includes Diagnostic and Preventive Services <b>Examples:</b> Cleanings, X-rays, Sealants, Space Maintainer and Fluoride	100% coverage*
<b>Class B</b> Includes Minor Restorative Services <b>Examples:</b> Fillings, Therapeutic Pulpotomy, Uncomplicated Extractions, Periodontal Scaling, Denture Adjustment and Repair	60% coverage*
<b>Class C</b> Includes Major Services <b>Examples:</b> Inlays, Onlays, Crowns, Root Canal, Full & Partial Dentures, Pontics, General Anesthesia/Intraenous Sedation	40% coverage*
<b>Orthodontic Services**</b>	30% coverage*
<b>Annual Benefit Maximum (per member)</b>	\$1,200
<b>Orthodontic Lifetime Maximum</b>	\$1,500

This is a very limited listing of the procedures covered.

\*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 will be responsible for amounts above that level.

\*\*A member is eligible to receive Orthodontic benefits after they have been continuously enrolled with the Aetna Dental PPO plan for 24 months. Orthodontia benefits available to children up to age 19.

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

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. For more information about Aetna plans, refer to [www.aetnafeds.com](http://www.aetnafeds.com).

### Stretch your dollars!

When you pair our standalone dental plan with an Aetna medical plan with preventive dental, you can free up dental plan benefit dollars for bigger services.

**With Aetna Dental PPO,** you can file your claims for covered benefits easily, and get reimbursed fast.

### Need more info?

Go to [www.aetnafeds.com](http://www.aetnafeds.com) or call 1-877-459-6604.