



Smile on

Get more out of your orthodontic benefits

New Aetna Dental® plan member

A healthy smile can go a long way. And so can your orthodontic benefits. As a new member, make sure:

1. Your dentist knows you and your family now have Aetna Dental coverage.
2. You ask the staff at your dentist's office to register with us at aetnadental.com. Our website has information and tools to help speed up the claims process.

What's covered under orthodontic benefits?

This answer depends on whether you're a new employee or whether your employer is changing to Aetna, and if the treatment has already begun.

If the treatment begins (bands placed on teeth) *after* your effective date with Aetna and your plan covers the type of orthodontic treatment your provider has proposed, then we'll cover the treatment.

If the treatment begins *before* your effective date with Aetna, see "takeover" and "work in progress" on the next page.

Note: Orthodontia is not covered on all dental plans. Please check your plan documents for details.

In Idaho, dental benefits and dental insurance plans are administered and/or underwritten by Aetna Life Insurance Company. In all other states, dental benefits and dental insurance plans are administered and/or underwritten by Aetna Health Inc., Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Life Insurance Company (Aetna). In Texas, the Preferred Provider Organization (PPO) insurance plan is known as Participating Dental Network (PDN). Each insurer has sole financial responsibility for its own products.

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How it works

If orthodontic treatment started before your Aetna® coverage, then it can fall under one of two categories: takeover or work in progress.

Takeover

You are an existing employee and your employer changes to an Aetna Dental plan that includes orthodontic coverage, and treatment began prior to your Aetna effective date.

Takeover orthodontic benefits may be available to you and your dependent(s) if the following are met:

- ✓ You or your dependent is in current, active treatment.
- ✓ The treatment began while under a prior dental plan with your current employer, and that plan paid benefits toward this treatment.

Generally, for takeover situations, we pick up benefits where your prior carrier left off. If applicable, Aetna's orthodontic maximum would be reduced by any amounts paid by your prior carrier.

Refer to your plan booklet for more details, or call our customer service team.

Work in progress

You are a new employee or an existing employee who did not have prior orthodontic benefits, and you change to an Aetna Dental plan that includes orthodontic coverage.

- ✓ Work in progress is when treatment began prior to your Aetna effective date.

Refer to your plan booklet to find out if your plan covers orthodontic work in progress, as it is an exclusion under many dental plans.

If your plan does allow orthodontic work in progress, we will begin paying benefits for eligible treatment upon your effective date, up to the plan's orthodontic limits, for the remaining months of treatment.

Submitting the first Aetna Dental orthodontic claim

For a quicker processing time, your doctor should include all of the details below with the first orthodontic claim.

New treatment	Continuing treatment
Began after effective date with Aetna	Began before effective date with Aetna
• Banding date • Number of months of treatment • Assignment information • American Dental Association code • Total case fee • Explanation of Benefits from the primary insurance (if the patient has other dental coverage)	• Date of service, which should be the same as the member's effective date with Aetna • Assignment information • American Dental Association code • Total case fee Additional details to note: • Banding date • Number of months of treatment • Prior dental plan amount paid to date for orthodontic treatment • If applicable, Explanation of Benefits from the primary insurance (if the patient has other dental coverage)



Our enhanced claims system automatically sets up a regular payment schedule for most treatment plans.

Enjoy everything your dental plan offers		
 Work with your dentist's office to confirm what is and what isn't covered.	 Make sure your dentist is in network. Just use our provider search tool at aetna.com.	 Read your plan documents so you understand all of your benefits.



To learn more, call **1-877-238-6200 (TTY: 711)**
or go to **aetna.com**.

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. 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. Information is believed to be accurate as of the production date; however, it is subject to change.

Policy forms issued in Oklahoma include: GR-9N, GR-23, GR-29N.

Policy forms issued in Idaho include: GR-9/GR-9N, GR-23, GR-29/GR-29N, AL HGrpPol-Dental 01.

Policy forms issued in Missouri include: AL HGrpPol-Dental 01.

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