

# A smile is universal — make yours world class

## DENTAL PPO PLAN

**When we think about health, most of us focus on medical conditions. What we tend to forget is that dental illness can also significantly impact overall health. In fact, research has shown that periodontal disease may be linked to chronic diseases such as diabetes and heart disease, as well as other conditions.<sup>1</sup>**

On a smaller scale, even the most minor dental condition can really interfere with the success of your international assignment. Just think of the last time you had a toothache or accidentally chipped a tooth. The discomfort can make it hard to concentrate and even put you out of commission for a short period of time.

So as you can see, taking care of your mouth is a must.

## WE'VE GOT YOU COVERED

With the Aetna Global Benefits (AGB) Dental PPO plan, you have the option of accessing dental care within the United States either in- or out-of-network without a referral. And, since there are no networks outside of the U.S., you're free to seek care from any licensed dentist in the world. The choice is yours, so no matter where you are, you'll have convenient access to the care you need.

Here are a few of the services\* covered by your dental plan:

- **Preventive care** — cleanings, bitewing and full-mouth X-rays, and more
- **Basic care** — fillings and basic restorative work
- **Major services** — bridges, crowns and dentures

## **Some additional information:**

- You are typically required to meet an annual deductible (a set dollar amount you must pay for covered expenses in a plan year) before your plan begins to pay for covered services.
- Once you meet the deductible, you may be required to pay a coinsurance amount (a percentage of covered expenses) depending on your plan of benefits.

**For more information on your AGB Dental PPO plan, please consult your plan documents or call the AGB International Member Service Center using the telephone number indicated on your member ID card.**

<sup>1</sup>Mouth-Body connection. Academy of Periodontology. Accessed December 2009. Available at: <http://www.perio.org>.

\*See your plan documents for specific benefit coverage and a complete list of covered services. Services are subject to annual and lifetime benefits maximums.

## Whether you're at home or a world away — AGB is here for you

### IT'S EASY TO USE YOUR PLAN

#### When seeking dental care in the U.S.:

1. **Visit any licensed dentist for your covered dental services.**

You can take advantage of a price break by seeking care from an Aetna PPO network provider, but you can visit a dentist outside of Aetna's network too.

2. **Pay a portion of your bill**, as determined by your specific benefit coverage, and we'll pay the rest.

3. **If you seek care in-network**, your dentist will submit your claim form for you.

**If you go out-of-network**, you will need to submit your claim to AGB for reimbursement.

#### When seeking dental care outside of the U.S.:

1. Your dental PPO plan serves as an Indemnity plan outside of the U.S., giving you the convenience of seeking care at any licensed dentist.

2. Simply pay your charges at time of service and submit a claim form to AGB for reimbursement.

### MAKE SURE YOU GET THE QUALITY CARE YOU NEED

When accessing dental care, cleanliness is a must. Receiving a dental procedure in an unsanitary environment can lead to even further complications down the road.

#### Here are some quick tips for quality control when accessing dental care:

1. When you arrive at the dental facility, check out the environment.
  - Is the office clean and neat?
  - Do staff wash their hands with soap between patients?
  - Do they wear gloves for all procedures?
  - Do they clean and disinfect or use disposable covers on surfaces touched during treatment?
2. Don't be afraid to ask questions. Ask the office personnel or the dentist about their procedures:
  - Do you use new gloves for each patient?
  - Do you use steam or a dry heat oven to sterilize your instruments between patients?
  - Do you sterilize your hand pieces (drills)? (If not, do you disinfect them? How?)

- Do you use new needles for each patient?
- Is sterile (or boiled) water used for surgical procedures? (In areas where drinking water is unsafe, the water also may cause illness if used for dental treatment.)

### FINDING A DENTAL PROVIDER IN YOUR AREA IS SIMPLE!

1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) and log in to the secure AGB member website.
2. Select the *Member Tools* tab at the top of the page.
3. Click the *Find Health Care* link.
  - To find a provider, click on *International Doctor Directory*.
  - To find a provider in the U.S., click on *DocFind*®.

Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna Global Benefits plans, please refer to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).