

# Perfect balance

Health care for the whole you

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2025 Benefits



Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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

# Easy-to-use coverage

## with the Aetna Dental® DNO®\* plan

No deductible, claim forms or yearly dollar limits

### What to do

#### Choose a primary care dentist (PCD)

You must select a primary care dentist (PCD) when you enroll. The plan pays benefits only when your PCD provides or refers your care.

Pick a PCD from the Aetna® network using our online directory at **Aetna.com**

#### Visit your PCD

To save money, visit a PCD in the Aetna DMO network.

### How it works

- See your PCD for regular exams and to get referrals if you need specialty care.
- Covered family members can choose their own PCDs.
- You can change your PCD once a month on your member website. Switch by the 15th day of the current month. The change will start the first day of the next month.
- Check your benefits summary so you'll know what to pay on the Microsite- <https://www.aetna.com/fcps/dental/dental-plan-info>
- Give your personal information at your visit.
- Pay your share of the cost.

\*State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. In Virginia, the DMO plan is known as the DNO Plan (Dental Network Only). In order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO. The DNO plan in Virginia is not an HMO.



# Easy-to-use coverage with the Aetna Dental® PPO\* plan

In network or out — it's your choice

## Your options

### In-network

Visit a dentist in the Aetna Dental PPO network.

To find one, use our online directory at [Aetna.com](https://www.aetna.com)

## How it works

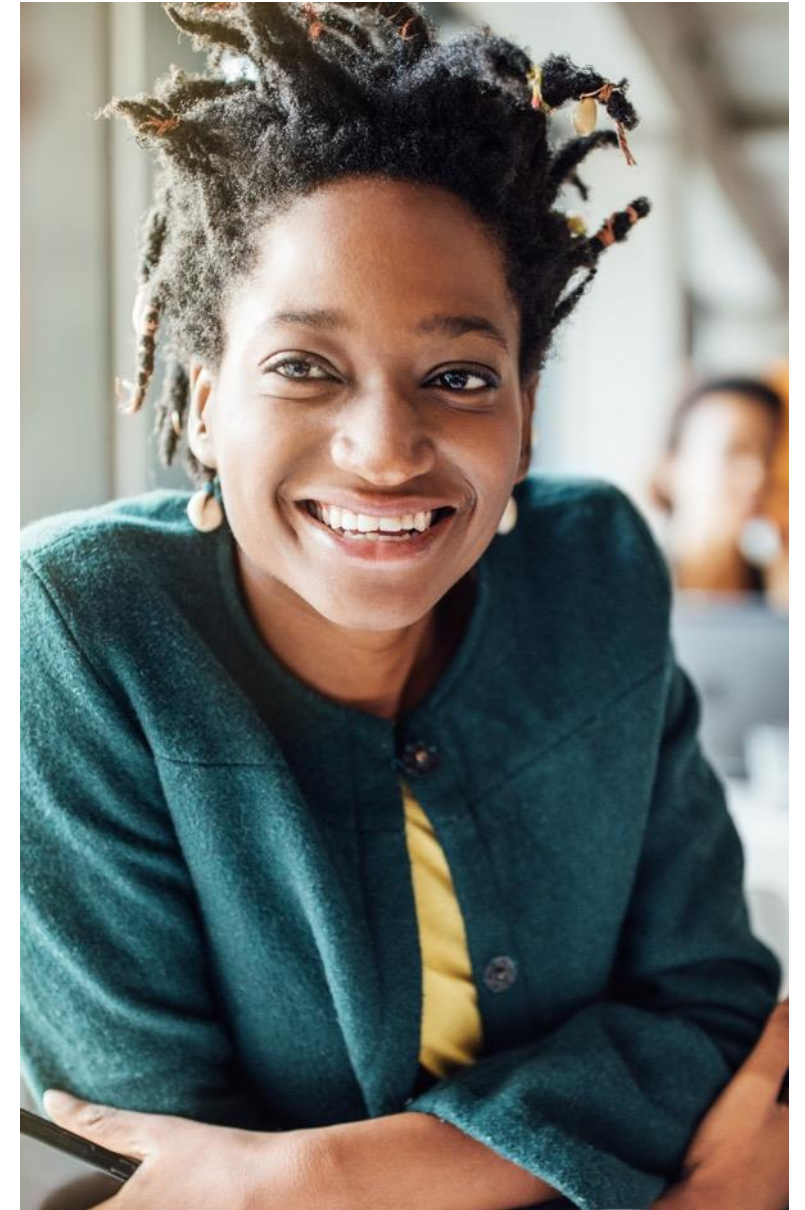
- Network dentists offer special rates for covered services. So your share of the cost is usually lower.
- Network dentists file claims for you.

### Out-of-network

Visit any licensed dentist outside the network.

- You may pay more when you get care from dentists who aren't in the network.
- You may have to file your own claims.

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# Aetna Dental<sup>®</sup> PPO benefits worth smiling about

Annual deductible

Annual benefits maximum (combined  
for in and out of network)

Preventive services

Basic services

Major services

Orthodontic services\*

Orthodontic lifetime maximum

\*Available only for children age 20 and under (appliance  
must be placed prior to age 20)

## In-network care

None

\$2,000 per person

100%

80%

50%

50%

\$1,500

## Out-of-network care

\$50 Individual/\$150 Family  
(applies to basic and major services only)

\$1,500 per person

90%

70%

40%

40%

\$1,000



# You've got this

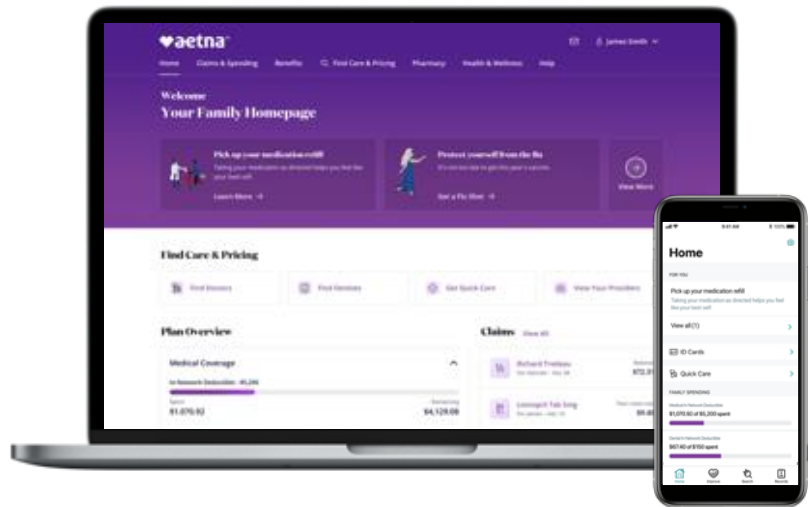
An easier experience  
can make you  
happy and healthier.

# Take charge of your health care

with the Aetna<sup>®</sup> member website and the Aetna Health<sup>SM</sup> app

## Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Just visit **Aetna.com** to create an account and log in to your member website.

App screens are a composite of real situations.  
All names and other identifying information are fictional.



Download the  
Aetna Health app

## A smarter, simpler, more convenient way to take charge of your health care and benefits



### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



### Connect to care

- Use tools to help you choose quality, in-network and local dental providers, pharmacies and facilities
- Get cost estimates for visits and procedures before getting care.
- Schedule dental appointments



### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



### Improve your health

- Receive personalized reminders to improve your health.

# Count on savings with the Aetna<sup>®</sup> Discount Program\*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

\* Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.



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**Here for you**

to keep you informed  
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## Dental Contact Information

- You can find information about your dental plan and benefits on your Aetna® member website and FCPS microsite  
<http://www.aetna.com/fcps>
- You can also ask questions through your member website or by phone at  
**877-238-6200**  
**TTY 711**



Thank you

**In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna HealthAssurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.**

This material is for information only. 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. 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.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

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

**Policy forms issued in Idaho by Aetna Health of Utah Inc. include:** HI ID GrpAg 05, HI SG HGrpAg 03.

**Policy forms issued in Idaho by Aetna Life Insurance Company include:** GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

**Policy forms issued in Oklahoma include:** AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04,AL HCOC Vision AVP01.

**Policy forms issued in Missouri include:** AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.