

Eligible dependents and your dental plan

Aetna Dental® Plans

Who qualifies as an eligible dependent?

Most dental insurance and benefits plans can cover dependents until they reach age 19. But if a dependent is a student or is incapacitated, some plans provide coverage beyond age 19. Here's how it works:

Student

If you're covered under an Aetna plan, your unmarried dependent may be eligible for coverage after age 19 if he or she:

- Is not working full time¹, and
- Goes to school regularly on a full-time or part-time basis. This can include dependents enrolled in classes preparing for a GED exam. It does not include a home-schooling program.

When your student dependent is eligible for coverage, they are covered:

- During the school year
- During summer vacation
- While working in a temporary summer cooperative job training program

Eligible dependents after age 19

Please contact us with proof

If your dependent attends school regularly, please call member services or send us one of the following:

- A letter from the school's registrar's office
- A copy of the current tuition statement
- A copy of the student schedule
- A copy of a current report card
- A dental claim form with complete student verification section information

¹Full-time is defined as working at least a seven- to eight-hour job, five days a week.



Eligible dependents with handicaps



Handicapped dependents

If your dependent is incapacitated and your dental plan has an incapacitated dependent provision, you can apply to continue coverage. To be eligible, your dependent:

- Must be incapable of self-support because of mental retardation or any mental or physical handicap
- Became handicapped before reaching the age limit for coverage
- Depends on you for financial support and maintenance*
- Does not have coverage under a medical expense conversion policy

Here are examples of some conditions that may prevent a dependent from being self-supporting:

- Autism
- Cerebral palsy
- Cystic fibrosis
- Quadriplegia
- Down syndrome
- Schizophrenia

Please contact us

If your dependent is incapacitated, please complete and send us the following two forms:

- Request for Continuation of Medical Coverage for Disabled Student** or Handicapped Child, form GC-463 (7-07)
- Handicapped Child Attending Physician's Statement/Behavioral Health Attending Physician's Statement, form GC-464 (10-07)

You must do this no later than:

- 31 days from the date the dependent reaches the maximum age under your dental plan
- Or within the timeframe stated in your dental plan documents

*Must meet Internal Revenue Service dependent requirements for federal income tax purposes.

**Applies to eligible dependents of subscribers in MD, ME, MI, NH, NY, VA and VT.

†DMO plans are offered by: Aetna Dental Inc. and/or Aetna Life Insurance Company; in Arizona and Georgia by Aetna Health Inc.; and in California by Aetna Dental of California Inc. Dental PPO and indemnity plans are underwritten or administered by Aetna Life Insurance Company. Dental rider plans are offered or administered by these Aetna health benefits and health insurance companies: Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156; Aetna Health of the Carolinas Inc.; Aetna Health of Illinois Inc. and/or Aetna Life Insurance Company; and in Arizona by Aetna Health Inc. and/or Aetna Life Insurance Company (Aetna).

Dental benefits and dental insurance plans contain exclusions and limitations. Not all dental 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 group size and are subject to change. 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 services. Information subject to change. For more information about Aetna plans, refer to www.aetna.com.

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