



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Preventive dental care can help reduce health risks

Aetna Dental®

Stay healthy with enhanced dental benefits

Research shows that treating gum disease may lessen the severity of some serious medical conditions and may reduce the risk of complications.¹

As a member of our dental plan, we want to make sure you have the information you need to make informed decisions about your health care. If you are pregnant or have diabetes or heart disease, your dental plan will automatically cover an extra cleaning or visit to a dentist to treat gum disease.*

If you have one of these conditions or are pregnant and would like to enroll in these enhanced benefits, please call us at **1-800-779-3357** Monday through Friday, 8 a.m. to 6 p.m. ET. A dental care coordinator will be happy to assist you.

*The Aetna Dental/Medical IntegrationSM enhanced benefits may not be available in all states.

¹Periodontal Disease Fact Sheet. Available at: <http://perio.org/newsroom/periodontal-disease-fact-sheet>. Accessed February 2013.

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

See a dentist for better health

The American Dental Association recommends regular dental checkups to maintain the best oral health. We encourage you to use your Aetna Dental benefits to help keep you as healthy as possible. Please note that your Aetna dental plan may or may not cover all your dental expenses. Consult your plan documents for details.

A visit to the dentist is strongly recommended if you have any of the following:

- Bleeding gums
- Gums that appear to be receding
- Persistent bad breath
- Shifting or loose teeth

Periodontal disease has been linked to heart disease, diabetes and preterm birth.¹

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The perfect pair: Dental + Medical Care

Aetna Dental/Medical Integration ProgramSM

Getting good medical and dental care has always made sense. But when medical and dental benefits and insurance plans talk, the results can be jaw-dropping, with **real cost savings for you** and **improved health for your employees**.

That's exactly what our Dental/Medical Integration (DMI) program offers.

The mouth-body connection.

The link between dental and physical health is very real. For example, there seems to be a link between inflamed gums and inflamed blood vessels. Badly swollen gums can worsen the inflammation in blood vessels leading to high blood pressure, heart attack or stroke.

Research¹ shows that preventive and periodontal care may help people with chronic illnesses like diabetes to stay healthier and require fewer costly health services. In fact, good dental care may even help women to have healthier babies.²

The good news: preventing and controlling gum disease seems to have a positive effect on general health and vice versa.

Results that speak for themselves.

DMI uses this information to help to create a healthier workforce. Based on years of experience, we know that about 20 percent of employees can enjoy better health when their medical and dental information is integrated.³

Our mission is to keep members as healthy as possible. Research conducted with Columbia University makes us the first insurance and dental benefits company to publish a study showing how good dental health reduces medical claims.¹ To date more than one million at-risk members have been identified, resulting in more than \$23 million in enhanced dental benefits provided.

Members in the program³

- Got more preventive care
- Used less major and basic services
- Required fewer hospital admissions
- Had better control of diabetes, including blood sugar levels
- Had lower claims costs

Creating a healthier workforce – one mouth at a time.

Based on our experience, we know that up to 20 percent of employees are likely to be identified as having a medical condition, like heart disease, diabetes or pregnancy.³

We offer these employees:

- Education by mail or phone on how gum disease can affect their general health.
- Enhanced dental benefits such as an extra cleaning and some periodontal services are covered at 100 percent with no deductibles or coinsurance.*
- A dental coordinator to help choose a dentist and make an appointment.
- Follow-up support to get all the care that's needed.

And this is sure to make your employees smile: no deductible or paperwork is needed for these extra dental benefits. Plus, services will not count towards employees' calendar year maximums.

In Texas, the Preferred Provider Organization (PPO) insurance plan is known as the Participating Dental Network (PDN). DMO dental benefits/insurance plans are underwritten by Aetna Dental Inc., Aetna Health Inc. and/or Aetna Life Insurance Company, in California by Aetna Dental of California Inc., in Texas by Aetna Dental Inc., and in Arizona by Aetna Health Inc. Dental PPO and indemnity insurance plans are underwritten and/or administered by Aetna Life Insurance Company. Dental rider benefits plans are underwritten by Aetna Health Inc., Aetna Health of California Inc., in Arizona by Aetna Health Inc., and in Texas by Aetna Health Inc. (Aetna). In Florida, by Aetna Health Inc. and/or 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.

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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-9 and/or GR-9N, GR-23, GR-29 and/or GR-29N.

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How it works.

Do you offer both medical and dental coverage?

Your employees are automatically enrolled in this program. Our database can identify those who can benefit from DMI most, like employees with heart disease, diabetes or expectant moms who have not had a recent dental visit. There's no extra cost and no paperwork for you. (Now it's your turn to smile.)

Only offer our dental plan? We can still work with you and your employees to get the medical information needed to include them in the program.

A win for everyone.

Our advanced technology identifies who in your company can benefit most from better dental care.

Our research proves it's a good idea.

Better health for them. A healthier benefits budget for you.

Talk to your Aetna representative today about DMI.

When dental and medical talk to each other, you benefit – and so do your employees.

*Exclusions and limitations may apply. Treatment offered is based on member's dental evaluation.

¹Joint study with Columbia University College of Dental Medicine and Albert DAA, Sadowsky D, Papapanou P, Conicella ML, Ward A. An examination of periodontal treatment and per member per month (PMPM) medical costs in an insured population. BMC Health Services Research 2006; 6:103. Continued analysis of retrospective study proves sustained results, Aetna Health Analytics, August 2008.

²David A. Albert, Melissa D. Begg, Howard F. Andrews, Sharifa Z. Williams, Angela Ward, Mary Lee Conicella, Virginia Rauh, Janet L. Thomson, and Panos N. Papapanou. An Examination of Periodontal Treatment, Dental Care, and Pregnancy Outcomes in an Insured Population in the United States. American Journal of Public Health: January 2011, Vol. 101, No. 1, pp. 151-156. doi: 10.2105/AJPH.2009.185884.

³Ongoing, statistically-valid analysis of Aetna DMI customers. Aetna Informatics, 2010-2012.

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