

THE PREFERRED PROVIDER ORGANIZATION (PPO)

The **PPO** network offers dental services through participating dentists, including specialists.

By going to a dentist who participates in the **PPO** network, you and your **covered dependents** will receive dental care at charges lower than the average cost for care in your area. You receive the same reimbursement percentage of **covered** charges whether or not you visit a dentist in the program. However, since a dentist who participates may charge less for the services than those charged by non-participating dentists, the remaining cost will be lower, reducing your out-of-pocket expense.

Taking Advantage of the PPO

To take advantage of the **PPO** network, you must first enroll in the Dental Plan. Once you are enrolled, you can access a directory or participating PPO dentists online at <http://www.aetnanavigator.com>, or contact the **Claims Administrator** (see “Important Contacts”) to request a directory of participating **PPO** dentists for your area. Once you are enrolled, you may also contact the **Claims Administrator** (see “Important Contacts”) and to request a directory of participating **PPO** dentists for your area. You and your **covered dependents** can select the same or different dentists. You do not have to select a primary dentist in the **PPO** to take advantage of the feature; simply go to a participating dentist.

PPO Benefits

The **PPO** provides coverage for services with no deductible, as follows:

	In-Network*	Out-of-Network*
Diagnostic and Preventative	100% of PPO fee**	100% of reasonable and customary charges
Basic Restorative	80% of PPO fee**	80% of reasonable and customary charges
Major Restorative	50% of PPO fee**	50% of reasonable and customary charges
Orthodontia	50% of PPO fee**	50% of reasonable and customary charges
<p>* In-network refers to benefits for services that are rendered by a participating PPO dentist. Out-of-network refers to benefits for services that are rendered by a dentist who does not participate in the PPO.</p> <p>** PPO fee refers to the typically lower “negotiated fees” that participating PPO network dentists accept as “payment in full” from eligible Plan participants.</p>		