

A smile is universal.
Make yours world
class.

Aetna Global Benefits® Dental Indemnity 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 conditions¹.

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. But what happens when you need to seek dental care while on assignment? What do you do? Where do you go?

¹How Gum Disease Threatens Your Health [article online]. Academy of Periodontology. Feb. 2006. Available at: <http://www.perio.org>.



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

Dental plans are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd or Aetna Life Insurance Company. 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 are subject to change. Information subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.



Dental
Indemnity

Aetna
Global
Benefits®



We've got you covered

With the Aetna Global Benefits (AGB) Dental Indemnity plan, you can access dental care at a licensed dentist almost anywhere in the world. The choice is yours, so no matter where you are, you'll have convenient access to the care you need.

IT'S EASY TO USE YOUR PLAN

1 Visit any licensed dentist for your covered dental services

2 Simply pay the dentist at the time of service

When seeking dental care in the U.S.:

> You or your dentist can submit a claim form to AGB for reimbursement.

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

> Submit a claim form to AGB for reimbursement.

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.



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?
- Does 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.)

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