

A photograph of a woman with dark, curly hair and a young girl with curly hair, both smiling and looking at each other. The woman is wearing a blue and white striped shirt, and the girl is wearing a bright yellow shirt.

Two plans for the price of one



Aetna Dental® Freedom-of-Choice plan: It's the best of both worlds

Sometimes, you really can have it all. With **Aetna Dental Freedom-of-Choice**, you can offer twice the options to your employees in one convenient plan. It's a great way to help control costs while providing the flexibility your employees want.

Each month, employees can choose between the dental maintenance organization (DMO®) plan and the preferred provider organization (PPO).

With the PPO option:

Employees can visit any provider, in network or out, without a referral.

With the DMO option:

When employees have exhausted their PPO maximum, they have unlimited benefits with no deductible and no annual maximums. Plus orthodontia coverage (when applicable).

[Aetna.com](https://www.aetna.com)

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Employees can easily switch between the DMO and PPO options monthly as their needs change. They just call Member Services and we coordinate the switch. It's a win-win for employees and for you.

Good for employees



Flexibility for changing needs



More choice to enjoy better benefits



Switch plans throughout the year, as often as every month

Good for employers



Two plans for one convenient price



Control costs while providing the choice and options employees want



Ease of administration — one bill, one eligibility file and we handle the switch

Aetna Dental® Freedom-of-Choice. The best of both worlds, in one plan.



Contact your Aetna representative for more information.

Dental policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change.

DMO® plans are insured by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products. For DMO plans, some states allow limited benefits when you go out of network for covered services. In Illinois, DMO plans provide limited out-of-network benefits, but to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist (PCD). In Illinois, the DMO plan is not a health maintenance organization (HMO). In Virginia, the DMO plan is known as the Dental Network Only plan (DNO). DNO in Virginia is not an HMO; to receive maximum benefits, members must choose a PCD to coordinate their care with in-network providers. In California, your dentist may refer you to out-of-network dentists for some services.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans. In Texas, the dental Preferred Provider Organization (PPO) is known as the Participating Dental Network (PDN). **Policy forms issued in Idaho include:** GR-29/GR-29N, AL HGrpPOL-Dental 02.

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