



# Smile on

Get more out of your orthodontic benefits

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



## New Aetna Dental® plan member

A healthy smile can go a long way. And so can your orthodontic benefits. As a new member, make sure:

1. Your dentist knows you and your family now have Aetna Dental coverage.
2. You can ask the staff at your dentist's office to register with us at [AetnaDental.com](https://www.aetnadental.com). Our website has information and tools to help speed up the claims process.

Note: Orthodontia is not covered on all dental plans. Please check your plan documents for details.

## What's covered under orthodontic benefits?

This answer depends on whether you're a new employee or your employer is changing to Aetna and if your treatment has already begun.

If the treatment begins (bands placed on teeth) after your effective date with Aetna and your plan covers the type of orthodontic treatment your provider has proposed, then we'll cover the treatment.

If the treatment begins before your effective date with Aetna, see "takeover" and "work in progress" on the next page.

## How it works

**If orthodontic treatment started before your Aetna® coverage, then it can fall under one of two categories: takeover or work in progress.**

### Takeover

You are an existing employee and your employer changes to an Aetna Dental plan that includes orthodontic coverage and treatment began prior to your Aetna effective date.

**Takeover orthodontic benefits may be available to you and your dependent(s) if the following are met:**

- You or your dependent is in current, active treatment.
- The treatment began while under a prior dental plan with your current employer and that plan paid benefits toward this treatment.

Generally, for takeover situations, we pick up benefits where your prior carrier left off. If applicable, our orthodontic maximum would be reduced by any amounts paid by your prior carrier.

Refer to your plan booklet for more details, or call our Member Services team using the number on your member ID card.

### Work in progress

You are a new employee or an existing employee who did not have prior orthodontic benefits and you change to an Aetna Dental plan that includes orthodontic coverage.

- Work in progress is when treatment began prior to your Aetna effective date.

Refer to your plan booklet to find out if your plan covers orthodontic work in progress, as it is an exclusion under many dental plans.

If your plan does allow orthodontic work in progress, we will begin paying benefits for eligible treatment upon your effective date, up to the plan's orthodontic limits, for the remaining months of treatment.

### Did you know?

We're making an ongoing effort to provide accessible, affordable and innovative orthodontic solutions. That's why Aetna has partnered with online orthodontic vendors to help us bring innovative orthodontic solutions to you.

# Submitting your first Aetna Dental® orthodontic claim

For a faster processing time, your doctor should include all of the details below with your first orthodontic claim.

## New treatment

Began after effective date with Aetna®

- ✓ Banding date
- ✓ Number of months of treatment
- ✓ Assignment information
- ✓ American Dental Association code
- ✓ Total case fee
- ✓ Explanation of Benefits from the primary insurance (if the patient has other dental coverage)

## Continuing treatment

Began before effective date with Aetna

- ✓ Date of service, which should be the same as the member's effective date with Aetna
- ✓ Assignment information
- ✓ American Dental Association code
- ✓ Total case fee

### Additional details to note:

- ✓ Banding date
- ✓ Number of months of treatment
- ✓ Prior dental plan amount paid to date for orthodontic treatment
- ✓ If applicable, Explanation of Benefits from the primary insurance (if the patient has other dental coverage)



**Our enhanced claims system automatically sets up a regular payment schedule for most treatment plans.**

## Enjoy everything your dental plan offers



Work with your dentist's office to confirm what is and isn't covered.



Make sure your dentist is in network with our provider search tool at [Aetna.com](https://www.aetna.com).



Read your plan documents so you understand all of your benefits.



To learn more, call [1-877-238-6200](tel:1-877-238-6200) (TTY: 711) or go to [Aetna.com](https://www.aetna.com).

**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.

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.

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