

Savings on dental services and much more

Vital Savings by Aetna® Dental Discount Program

Here's a way to help your employees and their families get the dental care they need — at reduced prices. Through Vital Savings by Aetna, they can save 15 to 50 percent* on many dental services, such as cleaning, crowns and braces — even teeth whitening. Plus, you can offer this program to your retirees, as well.

Procedure	Select regional average cost**	Average cost with Vital Savings by Aetna***	Total savings*
Cleaning (Adult)	\$96	\$56	\$40
Routine checkup	\$49	\$29	\$20
Four bitewing X-rays	\$61	\$34	\$27
Tooth filling (one surface)	\$163	\$84	\$79
Upper denture	\$1,207	\$800	\$407
Root canal	\$1,005	\$678	\$327
Orthodontics (teenager)	\$5,196	\$3,534	\$1,662

*Actual costs and savings may vary by provider and geographic location.

**Data from Aetna's Estimate the Cost of Care (August 2008).

***Average cost with Vital Savings by Aetna shows the average of negotiated fees.

Here's how it works

The Vital Savings by Aetna discount program is not an insurance plan. It's a way to provide valuable services at an affordable cost. To join the program, your eligible employees or retirees simply sign up and pay an individual or family membership fee. After that, they'll get a Vital Savings by Aetna ID card in the mail. Then they just go to a participating discount provider, show their ID card and pay the discounted price. That's it!

There are:

- No claims to file
- No deductibles or copays
- No restrictions on participation
- No limits on how often members can use their discount card

And finding discount providers across the country is easy. They are listed at www.vitalsavingsbyaetna.com.

The Vital Savings by Aetna® program (the "Program") is not insurance. The program provides members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The Program does not make payments directly to the providers participating in the Program. Each member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Ave., Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.



Vital Savings
by Aetna®
Discount Program

Help your employees save on dental care, plus vision, fitness and other services

More discount services

Your employees or retirees can also use their Vital Savings by Aetna ID card to get discounts on these products and services:*

- **Vision care** — Aetna VisionSM program offers discounts on eye exams, eyeglasses, contact lenses and even LASIK eye surgery. Here are some typical savings** with our program. You could save \$48 on an eyeglass exam — and \$56 when you're ready to buy a new eyeglass frame. Plus, our program can help you save \$30 on single-vision lenses for your new frame. And if you need progressive lenses instead, we could save you \$80.
- **Fitness clubs and equipment** — Savings on membership rates at nearly 10,000 fitness clubs*** within the GlobalFitTM network, plus many at-home fitness services.†
- **Natural products and services** — Discounts on acupuncture, chiropractic care, massage therapy and diet counseling through the Aetna Natural Products and ServicesSM program.†† Savings also apply to over-the-counter vitamins, herbal and nutrition supplements and other health-related products.††
- **Hearing care** — Includes discounts on hearing exams and the latest hearing aids through HearPO[®].

Billing options for you

You can choose between our direct bill and payroll deduction options. With the direct bill option, Aetna will send its own bill to your employees or retirees. You will have no claims or monthly premiums to manage. With payroll deduction, you can contribute to your members' fees — or not, as you wish.

Find out more

To learn more about how you can start offering Vital Savings by Aetna to your group, contact your Aetna sales representative.

*Discount programs, other than dental, are subject to change without notice. Members should call the number on their Vital Savings ID cards to check current information. They can also visit www.vitalsavingsbyaetna.com.

**Based on EyeMed Services and Compensation Schedule, 3/09. Prices are subject to change. Discounts may not be available on certain brand name vision materials (i.e., designer eyeglass frames) in which the manufacturer imposes a no-discount practice.

***Participation in GlobalFit is for new gym members only. Membership to a gym of which an employee is now, or was recently a member, may not be available.

†Provided by WellCall Inc., through GlobalFit.

††All products and services are delivered through American Specialty Health Incorporated (ASH) and its subsidiaries, American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc. Not all programs include chiropractic care and acupuncture services. Availability depends upon your plan.

Discount program information is subject to change. Vital Savings by Aetna is not available in Vermont or Montana. Vital Savings by Aetna provides participants with access to a network of independent practicing providers. All network providers are independent contractors in private practice and are neither employees nor agents of Aetna Life Insurance Company and/or its parents, subsidiaries or affiliates. The availability of a particular provider cannot be guaranteed and provider network composition is subject to change. Aetna does not provider dental, medical, vision or other health care/treatment and is not responsible for outcomes. All care is the responsibility of the treating provider, in consultation with the participant. Selection of a program provider is also the responsibility of the participant and is not based on any representation by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendors, products or services associated with this program. The Aetna Vision Discounts, Hearing Discounts, Natural Products and Services, and Fitness programs are rate-access programs and may be in addition to any program discounts. Aetna does not recommend the self-management of health problems, nor do we promote any particular form of medical treatment. Participants should consult their health care provider for the advice and care appropriate for their specific medical needs. Participants are responsible for the entire cost of care and Aetna shall in no event be liable for any payment to a provider accessed under the program. Information subject to change. For more information about Aetna plans and programs, refer to www.aetna.com. Vital Savings by Aetna[®] is a registered trademark of Aetna Inc. Vital Savings by Aetna is offered by Aetna Life Insurance Company. **Policy forms issued in Oklahoma include:** HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.