

Aetna Small Business Dental Plan Options

Group with 2 to 9 employees

Metro New York
RATES EFFECTIVE 04/1/2008 TO 06/15/2008

Member Benefits	Option 2	Option 3		Option 4	Option 5		Option 6	Option 7	Option 8		Option 9
	DMO	Freedom of Choice		PPO Max Plan 100/70/40	Active PPO Plan		PPO \$1,500 Plan 100/80/50	Consumer Directed Max 100/0/0	Freedom of Choice		PPO \$2,000 Plan 100/80/50
	100/80/50	DMO Plan 100/90/50	PPO Max Plan 100/70/40		Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40			DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50	
Preventive and Diagnostic Services Examinations, xrays, Prophylaxis	100%	\$5 N/A	None N/A	None N/A	None N/A	None N/A	None N/A	None \$50/\$100	None N/A	None N/A	None N/A
Fluride Treatments, Sealants, Space Maintainers		None	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	\$50, 3x Family \$1,500	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	None	None	\$50, 3x Family \$1,500	\$50, 3x Family \$2,000
Diagnostic Services											
Oral Exams											
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
X-rays											
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comlete Series	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Preventive Services											
Adult cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Child Cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Fluride application - with cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Basic Services											
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Oral Surgery											
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Major Services*											
Complete upper denture	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Crown- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Pontic- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Inlay-Metallic (3 or mor surfaces)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Oral Surgery											
Removal of impated tooth	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	80%
Endodontic Services											
Bicuspid root canal therapy	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Periodontic Services											
Scaling & root planing - per quadrant	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Orthodontic Services*	\$2,300 copay**	\$2,300 copay**	Not Covered	Not Covered	50%	40%	50%	Discounted Fee	\$2,300 copay**	Not Covered	50%
Orthodontic Lifetime Maximum	Does not apply	Does not apply	Does not apply	N/A	\$1,000	\$1,000	\$1,000	Does not apply	Does not apply	N/A	\$1,000
Rates - Non-Loaded Industries											
Employee	\$19.00	\$34.30	\$42.30	\$44.20	\$49.70	\$18.80	\$41.50	\$54.70			
Employee & Spouse	\$35.20	\$63.90	\$78.70	\$82.30	\$92.30	\$35.50	\$77.30	\$101.50			
Employee & Child(ren)	\$40.90	\$67.10	\$81.70	\$85.50	\$95.80	\$45.20	\$81.20	\$105.40			
Family	\$57.20	\$96.60	\$117.90	\$123.50	\$138.60	\$57.70	\$116.90	\$152.60			
Rates - Loaded Industries											
Employee	\$20.90	\$37.70	\$46.50	\$48.60	\$54.70	\$20.70	\$45.70	\$60.20			
Employee & Spouse	\$38.70	\$70.30	\$86.60	\$90.50	\$101.50	\$39.10	\$85.00	\$111.70			
Employee & Child(ren)	\$45.00	\$73.80	\$89.90	\$94.10	\$105.40	\$49.70	\$89.30	\$115.90			
Family	\$62.90	\$106.30	\$129.70	\$135.90	\$152.50	\$63.50	\$128.60	\$167.90			

SIC Codes for Ineligible Industries	
7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports &
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries	
7319	Adevertising
7800-7910	Amusement, Recreation & Equipment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	
7389	Misc Business Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Amrored Cars
8800-8810	Private Households
8812-8899	
8300-8490	Social Services, Museumms, Art Galleries, Gardens
7631	Watch, Clock Jewelry Repair

* Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services Does not apply to DMO in Plan
 ** Dollar amounts indicated are member responsibility.
 This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Rates are effective in New York from 4/1/08 through 6/15/08. Rates may vary based on a group members' mix of age, status, zip code and other factors. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Dental benefits and dental insurance plans are offered and /or underwritten by Aetna Life Insurance Company (Aetna).



Aetna Small Business Dental Plan Options

Group with 10 to 25 employees

Metro New York
RATES EFFECTIVE 04/1/2008 TO 06/15/2008

Member Benefits	Option 2	Option 3		Option 4	Option 5		Option 6	Option 7	Option 8		Option 9
	DMO	Freedom of Choice		PPO Max Plan 100/80/50	Active PPO Plan		PPO \$1,500 Plan 100/80/50	Consumer Directed Max 100/0/0	Freedom of Choice		PPO \$2,000 Plan 100/80/50
	100/80/50	DMO Plan 100/90/50	PPO Max Plan 100/70/40		Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40			DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50	
Preventive and Diagnostic Services Examinations, xrays, Prophylaxis	100%	\$5 N/A	None N/A	None N/A	None N/A	None N/A	None N/A	None \$50/\$100	\$5 N/A	None N/A	None N/A
Floride Treatments, Sealants, Space Maintainers		None	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	\$50, 3x Family \$1,500	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	None	None	\$50, 3x Family \$1,500	\$50, 3x Family \$2,000
Diagnostic Services											
Oral Exams											
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
X-rays											
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comlete Series	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Preventive Services											
Adult cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Child Cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Floride application - with cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Basic Services											
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Oral Surgery											
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Major Services*											
Complete upper denture	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Crown- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Pontic- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Inlay-Metallic (3 or mor surfaces)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Oral Surgery											
Removal of impated tooth	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	80%
Endodontic Services											
Bicuspid root canal therapy	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Periodontic Services											
Scaling & root planing - per quadrant	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Orthodontic Services*	\$2,300 copay**	\$2,300 copay**	Not Covered	Not Covered	50%	40%	50%	Discounted Fee	\$2,300 copay**	Not Covered	50%
Orthodontic Lifetime Maximum	Does not apply	Does not apply	Does not apply	N/A	\$1,000	\$1,000	\$1,000	Does not apply	Does not apply	N/A	\$1,000
Rates - Non-Loaded Industries											
Employee	\$17.10	\$31.60	\$39.20	\$41.10	\$46.00	\$16.90	\$38.20	\$50.10			
Employee & Spouse	\$32.70	\$59.30	\$72.90	\$76.20	\$85.60	\$32.80	\$71.90	\$93.30			
Employee & Child(ren)	\$42.20	\$62.20	\$75.70	\$89.70	\$99.30	\$42.00	\$77.50	\$107.80			
Family	\$57.40	\$89.60	\$109.40	\$125.00	\$139.10	\$53.40	\$110.50	\$150.90			
Rates - Loaded Industries											
Employee	\$18.80	\$34.80	\$43.10	\$45.20	\$50.60	\$18.60	\$42.00	\$55.10			
Employee & Spouse	\$36.00	\$65.20	\$80.20	\$83.80	\$94.20	\$36.10	\$79.10	\$102.60			
Employee & Child(ren)	\$46.40	\$68.40	\$83.30	\$98.70	\$109.20	\$46.20	\$85.30	\$118.60			
Family	\$63.10	\$98.60	\$120.30	\$137.50	\$153.00	\$58.70	\$121.60	\$166.00			

SIC Codes for Ineligible Industries	
7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports &
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries	
7319	Adevertising
7800-7910	Amusement, Recreation & Equipment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	
7389	Misc Business Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
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Aetna Small Business Dental Plan Options

Group with 26 to 50 employees

Metro New York
RATES EFFECTIVE 04/1/2008 TO 06/15/2008

Member Benefits	Option 2	Option 3		Option 4	Option 5		Option 6	Option 7	Option 8		Option 9
	DMO	Freedom of Choice		PPO Max Plan 100/70/40	Active PPO Plan		PPO \$1,500 Plan 100/80/50	Consumer Directed Max 100/0/0	Freedom of Choice		PPO \$2,000 Plan 100/80/50
	100/80/50	DMO Plan 100/90/50	PPO Max Plan 100/70/40		Preferred Plan 100/80/50	Non-Preferred Plan 80/60/40			DMO Plan 100/90/60	PPO \$1500 Plan 100/80/50	
Preventive and Diagnostic Services Examinations, xrays, Prophylaxis	100%	\$5 N/A	None N/A	None N/A	None N/A	None N/A	None N/A	None \$50/\$100	None N/A	None N/A	None N/A
Fluride Treatments, Sealants, Space Maintainers		None	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	\$50, 3x Family \$1,500	\$50, 3x Family \$1,000	\$50, 3x Family \$1,500	None	None	\$50, 3x Family \$1,500	\$50, 3x Family \$2,000
Diagnostic Services											
Oral Exams											
Periodic oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comprehensive oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
X-rays											
Bitewing - single film	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Comlete Series	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Problem-focused oral exam	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Preventive Services											
Adult cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Child Cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Sealants - per tooth	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Fluride application - with cleaning	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Space maintainers	100%	100%	100%	100%	100%	80%	100%	100%	100%	100%	100%
Basic Services											
Amalgam filling - 2 surfaces	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Resin filling - 2 surfaces, anterior	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Oral Surgery											
Extraction - exposed root or erupted tooth	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Extraction of impacted tooth - soft tissue	80%	90%	70%	80%	80%	60%	80%	Discounted Fee	90%	80%	80%
Major Services*											
Complete upper denture	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Partial upper denture (resin base)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Crown- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Pontic- Porcelain with noble metal	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Inlay-Metallic (3 or mor surfaces)	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	50%
Oral Surgery											
Removal of impated tooth	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	60%	50%	80%
Endodontic Services											
Bicuspid root canal therapy	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Molar root canal therapy	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Periodontic Services											
Scaling & root planing - per quadrant	80%	90%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Osseous surgery - per quadrant	50%	60%	40%	50%	50%	40%	50%	Discounted Fee	50%	50%	80%
Orthodontic Services*	\$2,300 copay**	\$2,300 copay**	Not Covered	Not Covered	50%	40%	50%	Discounted Fee	\$2,300 copay**	Not Covered	50%
Orthodontic Lifetime Maximum	Does not apply	Does not apply	Does not apply	N/A	\$1,000	\$1,000	\$1,000	Does not apply	Does not apply	N/A	\$1,000
Rates - Non-Loaded Industries											
Employee	\$16.30	\$30.00	\$37.30	\$39.10	\$43.80	\$16.10	\$36.40	\$47.70			
Employee & Spouse	\$31.00	\$56.40	\$69.50	\$72.70	\$81.60	\$31.20	\$68.40	\$88.80			
Employee & Child(ren)	\$40.10	\$60.10	\$72.20	\$85.50	\$94.70	\$40.00	\$73.80	\$102.60			
Family	\$54.80	\$86.20	\$104.00	\$119.10	\$132.40	\$50.90	\$105.20	\$143.70			
Rates - Loaded Industries											
Employee	\$17.90	\$33.00	\$41.00	\$43.00	\$48.20	\$17.70	\$40.00	\$52.50			
Employee & Spouse	\$34.10	\$62.00	\$76.50	\$80.00	\$89.80	\$34.30	\$75.20	\$97.70			
Employee & Child(ren)	\$44.10	\$66.10	\$79.40	\$94.10	\$104.20	\$44.00	\$81.20	\$112.90			
Family	\$60.30	\$94.80	\$114.40	\$131.00	\$145.60	\$56.00	\$115.70	\$158.10			

SIC Codes for Ineligible Industries	
7911	Dance Studios, Schools
7922-7929	Theatrical Producers, Bands, Orchestras Actors
7933	Bowling Centers
7941-7948	Prof. Sports Clubs & Producers, Race Tracks
7991	Physical Fitness Facilities
7992-7997	Public Golf Courses, Amusements, Membership Sports &
7999	Misc Amusement and Recreation
8611	Business Associations
8621-8651	Professional Membership Org., Labor Unions, Civic, Social & Fraternal Org., Political Org.
8661	Religious Organizations
8699	Misc. membership Organizations
7361-7363	Employment Agencies
8999	Misc. Services
8811	Private Households

SIC Codes for Loaded Industries	
7319	Adevertising
7800-7910	Amusement, Recreation & Equipment
7912-7921	
7930-7932	
7934-7942	
7949-7990	
7998	
8400-8499	Museum/Art Galleries, Botanical Gardens
8600-8610	Associations and Trusts
8612-8620	
8652-8660	
8662-8698	
5511-5599	Auto Dealerships
7231-7241	Beauty & Barber Shops
7331-7338	Direct Mailing, Secretarial Services
8700-8799	Engineering & Management Services
7000-7099	Hotels
9721	International Affairs
3911-3915	Jewelry Manufacturing
8100-8199	Legal
8000-8059	Medical Groups
8071-8099	
7389	Misc Business Services
7379	Misc Computer Services
7692-7699	Misc Repair
5271	Mobil Home Dealers
4111-4121	Passenger Transportation
7221	Photo Studios
7384	Photofinishing Labs
6500-6799	Real Estate
7251-7299	Repairs, Cleaning, Personal Services
5800-5899	Restaurants
8211-8299	Schools, Libraries, Education
0761-0783	Seasonal Employees
7381-7382	Security Systems, Amrored Cars
8800-8810	Private Households
8812-8899	
8300-8490	Social Services, Museumms, Art Galleries, Gardens
7631	Watch, Clock Jewelry Repair

* Coverage waiting period: Must be an enrolled member of the plan for 12 months before becoming eligible for coverage of any Major Service including Orthodontic Services Does not apply to DMO in Plan
 ** Dollar amounts indicated are member responsibility.
 This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Rates are effective in New York from 4/1/08 through 6/15/08. Rates may vary based on a group members' mix of age, status, z



Dental benefits and dental insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).