

Revitalizing smiles with great savings

Vital SavingsSM on Dental by Aetna

Special savings on dental care and services

Proper dental care could be the ticket to a healthier work assignment. But it can also be costly — Aetna Global Benefits (AGB) offers a great dental discount program to help employees minimize their costs.

With Vital Savings on Dental, employees can save on cleanings, X-rays, fillings, even restorative work like crowns and dentures. They'll have access to a nationwide network of over 75,000* participating dentists who have agreed to offer discounted services at great prices. This may add up to hundreds of dollars in annual savings!

Since the program is not insurance, there are no claims, no referrals...no fuss! That makes it easier for employers to administer — and easier for employees to focus on what's important: their health and assignment.



More than just dental savings!

We also offer special savings programs to help employees keep their bodies healthy, too. Just like the dental discount program, these programs feature no claims, no referrals and no waiting for reimbursement!

Vital SavingsSM on Vision

Savings on eye exams, glasses, contact lenses, vision accessories — even LASIK surgery — through the Aetna VisionSM Discounts program.

Note: Actual costs and savings vary by provider and geographic region.

Vital SavingsSM on Natural Products and Services (formerly known as Vital SavingsSM on Alternative Health Care)

Save on acupuncture, chiropractic care, massage therapy and nutritional counseling through the Natural Products and Services Program. Employees can also save on over-the-counter vitamins, herbal and nutritional supplements and other health-related products.

Vital SavingsSM on Fitness

Special membership rates on participating health clubs plus savings on home exercise equipment and videos.

Discounts on Oral Health Care Supplies

Savings on Sonicare[®] toothbrushes and a variety of Epic Dental products like gum, mints, toothpastes and mouth rinses.

Discounts on Hearing Care

Discounts on hearing exams and many models of hearing aids through our relationship with HearPO[®], one of the nation's largest providers of top-quality hearing instruments.

*Aetna Enterprise Provider Database, 8/07.

Aetna Global Benefits[®]

www.aetnaglobalbenefits.com

Vital Savings Snapshot

- On-the-spot dental savings
- Over 75,000* participating dentists
- Discounts on vision, natural products and services, fitness, oral health care supplies and hearing care
- No claim forms
- No deductibles or copays

We want you to know[®]



At your service — anytime, anywhere.

Concierge Corner

Healthy discounts aren't the only thing employees can access from our website. They can also brush up on health risks, required vaccinations, local health systems and currency information for hundreds of international destinations.

Who can use these programs?

Employees (and their dependents) in the United States can start saving! That includes U.S. citizens on a return visit home from their assignment, or international workers coming into the U.S. to start an assignment.

When time and convenience matter most

Once employees receive their discount card, they can use it at any participating provider, pay the discount up front — and voila — on-the-spot savings!

There are:

- No claim forms
- No deductibles
- No copays
- No participation restrictions, regardless of age or medical condition
- No frequency limitation — employees can use the discount over and over again

Find a provider in a snap

Employees can find a dentist or other participating Vital Savings providers in seconds! All they need to do is visit DocFind® at www.vitalsavings.com and click on the "Find a provider" link.

And, for even more information on all savings programs, employees can visit Aetna Navigator®, accessible through their secure member Website at www.aetnaglobalbenefits.com.

Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Vital Savings by Aetna provides members 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 ("Aetna"). The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Aetna does not provide 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 member. Selection of a program provider is also the responsibility of the member and is not based on any representations by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendor, product or service associated with this program. The Aetna VisionSM 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. You should consult your health care provider for the advice and care appropriate for your specific medical needs. There are no benefits payable to members, nor does Aetna compensate program providers for services they may render to members. Aetna is not an insurer, guarantor or underwriter of any services provided under the program or of any payments to providers. Members arrange for needed care, including payment, directly with the network provider. Members are responsible for the entire cost of the dental and vision care and Aetna shall in no event be liable for any payment to a provider accessed under the program. Discounts for certain vision care services and eyewear are available through Aetna Vision Discounts. The Aetna Vision Discounts program cannot be used in conjunction with other discounts, promotions or prior orders. Eye examinations are provided by licensed independent Doctors of Optometry located in or adjacent to most participating optical departments or by Aetna Vision Discounts participating providers. Vital SavingsSM on Dental is a service mark of Aetna Inc. Vital Savings by Aetna is offered by Aetna Life Insurance Company. Information subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.



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benefits, so you can
take care of business.**

**To learn more, contact
your AGB representative,
broker or consultant or
visit us on the Web at
www.aetnaglobalbenefits.com.**

We want you to know[®]
The Aetna logo features a stylized blue figure with arms raised, positioned to the left of the word "Aetna" in a blue serif font.