

**CULTURE OF
HEALTH!**

Healthy Mouth =
Healthy You



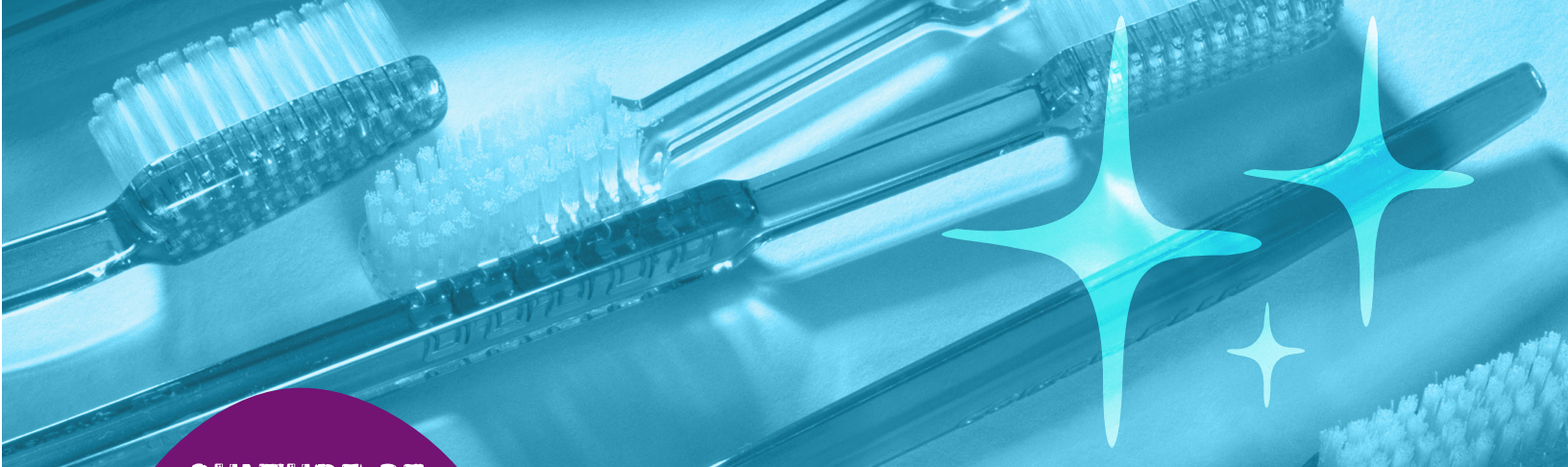
*Great health
starts with
your mouth.*

Learn how using your ExxonMobil dental benefits helps contribute to a healthier you!



Your *overall health* starts at the top

Your mouth is the gateway to the rest of your body. So wouldn't it make sense to keep it in tip-top shape?



CULTURE OF HEALTH!

Here are six ways your oral health affects your overall well-being¹:

- 1. Increases self-confidence and emotional health** – Having a healthy smile makes you proud to show your grin. You can also sleep better and eat properly, which are both factors that affect your physical and emotional well-being.
- 2. Reduces risk of heart disease** – Researchers have linked chronic inflammation from gum disease to cardiovascular problems like heart disease, stroke and blood vessel blockages.
- 3. Improves memory skills** – Several studies have shown that people with gingivitis tend to perform worse on memory tests than people who have healthier gums and mouths.
- 4. Reduces risk of inflammation in the body** – Rheumatoid arthritis, which is an inflammation of the joints, has been linked to gum disease.
- 5. Helps prevent diabetes complications** – Studies have shown that people with diabetes and gum disease have more trouble controlling their blood sugar levels.
- 6. Reduces risk of preterm birth** – Pregnant women have an increased chance of developing gum disease. And, women with gum disease are more likely to have a preterm baby with low birth weight.



Many illnesses show their *first symptoms* in the mouth

Your dentist may find illnesses that affect your whole body during regular checkups. Many whole-body illnesses, including diabetes and heart disease, show their first signs in the mouth.¹ Your medical doctor might not be able to catch these diseases as early as your dentist.



Your routine dental visits are the key

Even if you take excellent care of your teeth and gums at home, you still need to see a dentist regularly. Your dentist can check for problems that you may not see or feel. Many dental problems don't become visible or cause pain until they are in more advanced stages. Examples include cavities, gum disease and oral cancer. Regular visits allow your dentist to find early signs of disease which may be easier to treat.



Preventive care costs paid by the ExxonMobil Dental Plan do not count toward your annual maximum

That means your full annual maximum is available for dental services other than your regular cleanings and checkups. **What are you waiting for?** Schedule your next dental checkup today!



Did You Know? Your children can be covered under your dental plan up to age 26.

¹National Institute of Dental and Craniofacial Research: Part of the National Institutes of Health. Oral health in America: A report of the Surgeon General (Executive Summary). Available at www.nidcr.nih.gov/datastatistics/surgeongeneral/report/executivesummary.htm. Accessed June 17, 2014.

Dental insurance plans are underwritten and/or administered by Aetna Life Insurance Company.

Smile

SMILE
SMILE
SMILE smile

A dental plan that will make you *smile*

? *Did You Know?* Your dental benefits now include **4** cleanings each year.

Your ExxonMobil Dental Plan

- **Preventive care is covered at 100% with no deductible.** That includes routine cleanings and exams, bitewing X-rays, tooth sealants and fluoride applications.
- **You can get specialty dental care without a referral.** You are encouraged to submit a pre-determination of benefits before you begin any complicated or expensive dental procedure to make sure you understand your financial responsibility.



Your annual *deductible* and plan *maximums*

General and major services deductibles –
\$50 per person
\$150 per family

Annual dental maximum – \$2,000 per person (applies to general and major services)

- **80% coverage for general services:** You pay 20% for services like fillings, extractions, periodontics and endodontics.
- **50% coverage for major services:** You pay half the cost for services like bridges, dentures and crowns.
- **50% Coverage for orthodontic services:** The plan pays 50% of covered charges with no deductible up to the orthodontic lifetime limit of \$2,000 per person for orthodontic services and supplies. Check the Summary Plan Description on www.exxonmobilfamily.com for more details.

? *Did You Know?* You can benefit from braces — even as an adult. Misaligned teeth can lead to a variety of issues such as plaque buildup, gum disease, problems chewing food and digestion issues.



Quick Access to Making Healthy Choices

Scan the QR code with your smartphone to learn more ways to become a healthier you by visiting the Culture of Health Interactive Wellness Module.



Make your annual maximum go further and save money by using in-network dentists

If you use an in-network dentist for dental services, you first pay your deductible and then pay a specified percentage (i.e., 20% for general or 50% for major) of the network negotiated amount. If you go outside the network, you first pay your deductible and then you still pay a specified percentage, but the amount billed may be higher. That means your percentage share will also be higher.

Take a look at this example of maximizing your benefits on an annual basis:

Dental filling	Network dentist		Non-network dentist	
Dentist's fee		\$150*		\$150*
Allowed amount		\$100**		\$110***
Annual deductible	(Deductible has been satisfied for the year) \$0		(Deductible has been satisfied for the year) \$0	
You pay 20% coinsurance	\$100 X 20%	\$20	\$110 X 20%	\$22
You also pay any amount over reasonable and customary (R&C) charges		\$0	Dentist's fee (\$150) – Allowed amount (\$110)	\$40
Plan pays 80% of allowed amount	\$100 X 80%	\$80	\$110 X 80%	\$88
Your total cost	20%	\$20	20% (\$22) plus amount exceeding R&C charges (\$40)	\$62

Total savings: \$42

Friday night movie for two – with popcorn. **Done!**



*For illustrative purposes only. Your dentist's rates may be different.

**Negotiated rate for a network provider

***R&C amount for a non-network provider

Here's another example of what you could save when using network dentists:

Dental crown	Network dentist		Non-network dentist	
Dentist's fee		\$1,850.00*		\$1,850.00*
Allowed amount		\$939.00**		\$1,700.00***
Pay deductible if not satisfied	(Deductible has been satisfied for the year) \$0		(Deductible has been satisfied for the year) \$0	
You pay 50% coinsurance	\$939.00 X 50%	\$469.50	\$1,700.00 X 50%	\$850.00
You pay amount over reasonable and customary (R&C) charges		\$0.00	Dentist's fee (\$1,850.00) – Allowed amount (\$1,700.00)	\$150.00
Your total cost	50%	\$469.50	50% (\$850.00) plus amount exceeding R&C charges (\$150.00)	\$1,000.00

Total savings: \$530.50

Weekend away?



Finding a network dentist is easy.



Find it online!

Get information from your secure Aetna Navigator® member website. Register once and sign in anytime, 24/7, at www.aetna.com.

Review your dental benefits. Aetna Navigator lets you:

- Review who is covered by your plan
- Check your claims history
- Review Explanation of Benefits statements
- Request ID cards
- Find a network provider using DocFind®

Have a question? You can send an e-mail to Aetna Member Services at any time. Just click the Contact Us button from your home page.



Find a dentist

You'll generally pay less when you use Aetna network dentists than non-network dentists. Just use the DocFind search tool to find in-network dentists.



Make smarter decisions

Visit the Simple Steps To Better Dental Health® website

It's informative – Learn about preventive care, or understand a condition or treatment plan.

It's interactive – Use the tools and illustrations to learn about risks, dental care and procedures. You can even play games and watch educational videos. Visit www.simplestepsdental.com.



Did You Know? A special Parents' Guide provides education on tooth development and tips on keeping your child's teeth and mouth healthy. www.simplestepsdental.com

Are you doing everything you can to keep your mouth healthy?

Check each statement that applies. Talk with your dentist about any areas without a checkmark.



- | | |
|---|---|
| <input type="checkbox"/> You visit your dentist for routine care and cleanings at least twice per year. | <input type="checkbox"/> You don't use tobacco products. |
| <input type="checkbox"/> You brush your teeth at least twice per day. | <input type="checkbox"/> You eat healthy foods and stay away from sugary drinks and snacks. |
| <input type="checkbox"/> You floss every day. | <input type="checkbox"/> You replace your toothbrush every three to four months, and immediately after you have been ill. |
| <input type="checkbox"/> You use mouthwash every day. | |

Aetna, our dental claims administrator, has helped ExxonMobil develop this brochure. Take a few minutes to learn about the mouth-body connection and the key role your ExxonMobil Dental Plan can play in helping you live a healthy life.

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