

# DENTAL INSURANCE



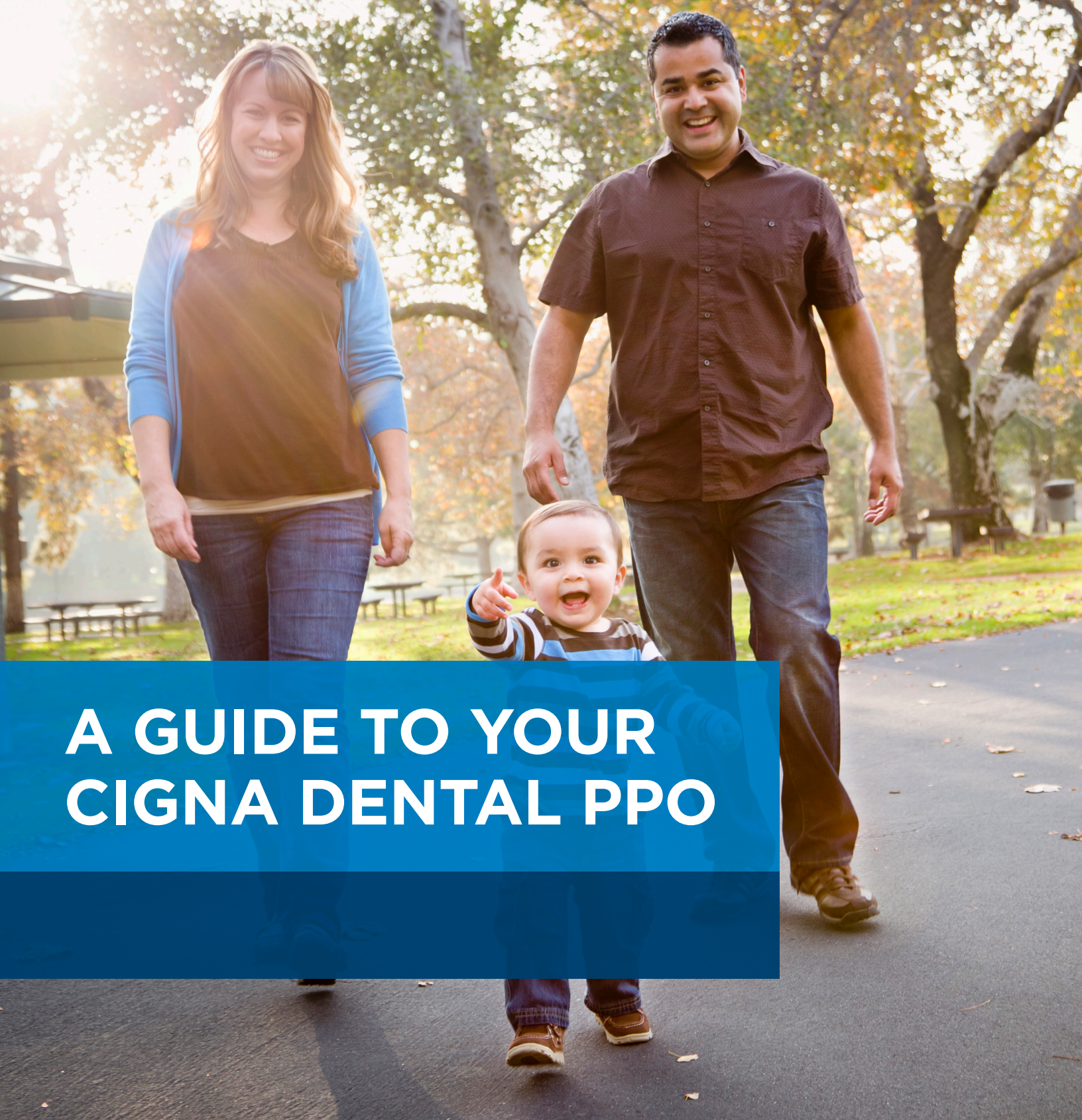
In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings, and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body – including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

For a complete list of your in-network and out-of-network benefits, please refer to your Dental Insurance Summary Plan Description, provided by Human Resources.

DENTAL COVERAGE HIGHLIGHTS	PPO Plan
	In-Network & Out-of-Network
<b>Annual Deductible</b>	\$50 per Individual / \$150 per Family
<b>Calendar Year Benefit Maximum</b>	\$1,000
<b>Preventive Care</b> Oral exams, cleanings, fluoride, sealants, x-rays	100% Covered, No deductible
<b>Basic Services</b> Fillings, space maintainers, extractions, gen. anesthesia, periodontics Endontics, etc.	20% after deductible
<b>Major Services</b> Crowns, inlays, onlays, dentures, bridges, etc.	50% after deductible
<b>Orthodontia</b> (Children only to 19)	50%
<b>Orthodontia Lifetime Benefit Maximum</b>	\$1,000

\*Services received out of network will not be discounted and therefore your out-of-pocket costs will be higher. You may also be balance billed if your non-contracted dentist bills above the 90<sup>th</sup> percentile of usual & customary charges.





# A GUIDE TO YOUR CIGNA DENTAL PPO

**Together, all the way.®**



Offered by Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

877476 d 04/16 (Total Cigna DPPO – Facets)

# Routine dental care does more than just brighten your smile.



Research shows that receiving regular dental care can help detect minor problems before they become major and expensive to treat.<sup>1</sup> Also, routine dental exams can help catch serious health problems, such as diabetes, leukemia, heart disease and kidney disease.<sup>1</sup> In fact, some diseases produce oral signs and symptoms.<sup>1</sup> So a healthier mouth may help you have a healthier life.

The Total Cigna Dental PPO (DPPO) network makes it easy to protect your health – and your smile – with the right dental care at the right price. You can choose a dentist from one large network directory that is easily accessible and searchable online. In addition, we offer online tools that allow you to make more informed decisions about your dentist and your dental care.

## Understand how your plan works

When you choose a network dentist, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible.

Your plan includes coverage for preventive dental care services, including cleanings, x-rays and more, at no additional cost or at a reduced cost to you.\*

\*Most plans limit cleanings and bitewing x-rays to two per calendar year, and full mouth/panorex x-rays to one every three calendar years. See your plan documents for a list of covered and non-covered services under your specific plan.

### Additional considerations:

- › Many diagnostic and preventive care procedures are covered at no additional cost or a reduced cost to you.
- › For other services, you will usually pay a percentage of the cost – or coinsurance amount – to the dentist at the time of service.
- › Your plan has an annual benefits maximum that limits what the plan will pay in covered charges for the plan year.\*\*
- › You don't need an ID card to receive dental care.
- › You don't need to select a primary care dentist.

- › You don't need a referral to receive care from a specialist.

\*\*Depending on your plan, certain services such as covered preventive care services may not be subject to the plan's deductible, coinsurance and/or annual benefits maximum. See your plan materials for the details of your specific dental plan.

## Your access – thousands of dentists, one directory

The Total Cigna DPPO network provides access to the largest network of dentists contracted to discounted fee arrangements.<sup>2</sup> We expect to have a total of 148,000<sup>3</sup> unique dentists available at 384,000<sup>4</sup> office locations. This means more convenience and greater savings for you.

## Within Total Cigna DPPO, we offer two levels:

Cigna DPPO Advantage	Cigna DPPO
95,000 dentists 235,000 locations	50,000 dentists 127,500 locations

All participating dentists are consolidated into one directory, which you can easily search online at **Cigna.com** and **myCigna.com**.

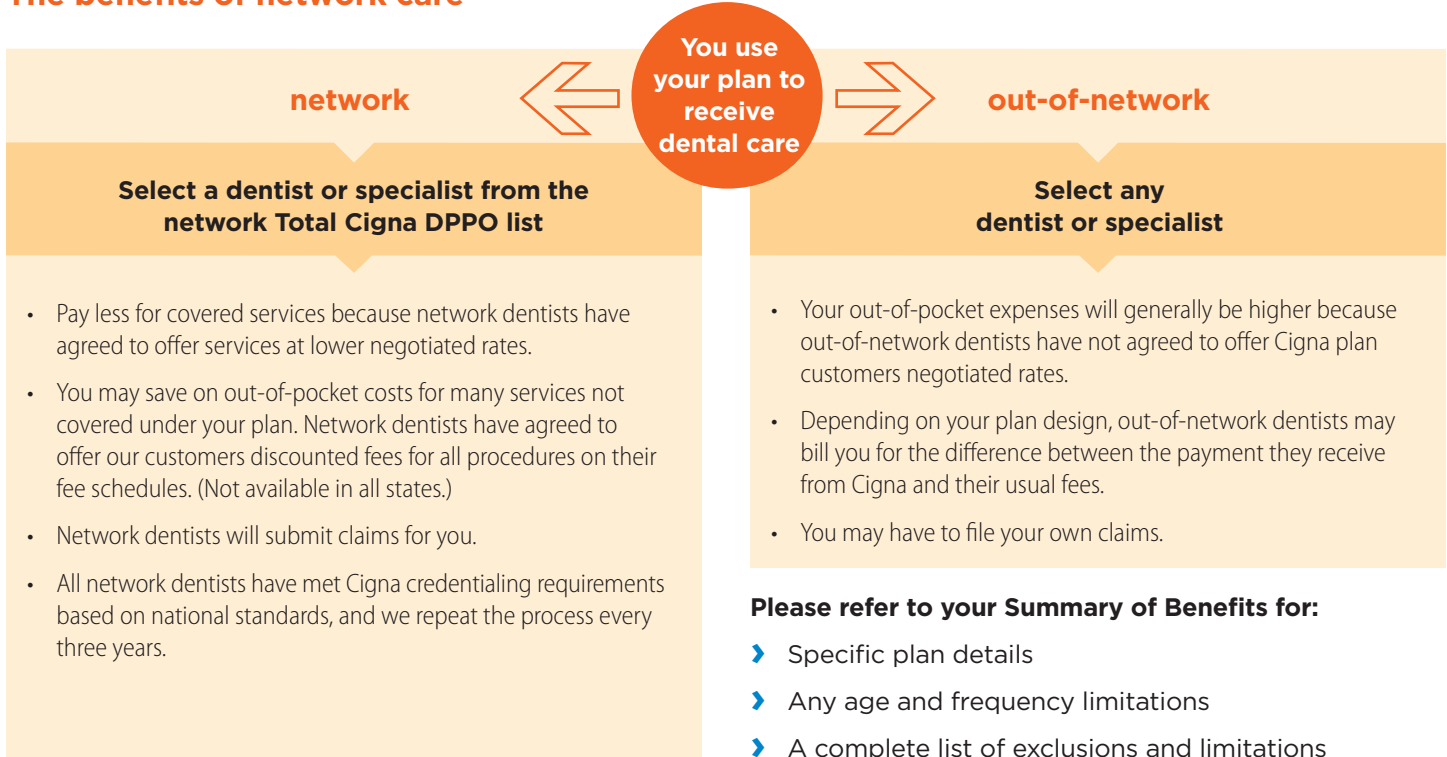
## Additional programs for our DPPO customers



- › Enjoy discounts on health-related products and services through Cigna Healthy Rewards®.<sup>6</sup>
- › The Cigna Dental Oral Health Integration Program® offers enhanced dental coverage and more for dental customers with any of the following medical conditions: Diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for the program – those who qualify get reimbursed 100% of coinsurance for certain related dental procedures\*\*\* and are eligible for other perks!

\*\*\* Deductible does not apply. Reimbursement counts toward and is subject to annual benefits maximum for DPPO plans. Review your enrollment materials for complete details and a list of covered services.

## The benefits of network care



## Enroll today

Make sure that you don't miss your opportunity to enroll for this important benefit. All you need to do is:

1. Review your plan materials and consider your family's needs.
2. Complete and sign the enrollment form and return it to your employer.

*If your employer has a different process, follow those instructions.*



### Customer service

866.494.2111

**We offer live customer service 24/7/365 with translation services in 150 languages and dialects**



### myCigna.com

- › Information about dental coverage
- › Claim status
- › Dental office locations
- › Eligibility and plan verification, and much more



## Convenience at your fingertips

At Cigna, we think that dental care should be easy. It should offer the same experience that you expect in other parts of life.

That's why we have online tools to make this possible. These tools are easy and intuitive, built with best practices from the online shopping world. They include:

- › **Brighter Score™.**\* Use this scoring method to compare dentists. The score is based on things like affordability, patient experience and professional history.
- › **Dental office reviews and comparisons.**\* Find information to compare dental offices. View dentist profiles with photos and videos. Read verified patient reviews.
- › **Enhanced search.** Search for a dentist by service. Information is personalized for your specific plan.
- › **Easy access.** Use these features anytime, anywhere. 24/7 access on the go – on mobile phones or tablets. Use **myCigna.com** or our mobile app.<sup>5</sup>

These tools can help you make better choices for your family.

## After you enroll

Visit **myCigna.com** for more information such as:

- › Plan information
- › Oral Health assessments and quizzes
- › ID Card info
- › Claim information
- › Discounts on a variety of health and wellness products and services<sup>6</sup>

## We are dedicated to providing better savings, better health, and a better experience

Our goal is to support you and your health. With Cigna, you benefit from a large network of dentists, discounted prices on quality dental care, and the tools you need to help you make informed decisions about your dental health. Enroll today and say yes to plans designed to provide better savings, better health and a better customer experience.

\* Actual features may vary by dentist. Experience, rating and review features are provided through Brighter, Inc., an independent company. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.



1. Urse, Geraldine N. "Systemic Disease Manifestations in the Oral Cavity" Osteopathic Family Physician. Vol. 6, No. 3, June 2014.
2. NetMinder. DPPO data as of September 2015, reflecting Total Cigna DPPO counts of unique dentists. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.
3. Projected unique dentists for 2016. Year End. 139,962 total DPPO unique dentists as of 09/21/15.
4. Projected 2016 Year End access points. 359,671 total DPPO access points as of 09/21/15.
5. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.
6. Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time.

The dentists who participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan materials.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO plans are insured or administered by Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company (CGLIC), with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. Policy forms: OK – HP-POL99 (CHLIC), GM6000 ELI288 et al (CGLIC); TN – HP-POL69/HC-CER2V1 et al (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.