

# 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.

877475 d 04/16 (DPPO Advantage – 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.

Cigna's Dental PPO (DPPO) Advantage 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

Cigna's DPPO Advantage network provides access to a large number of dentists and offers greater discounts with higher benefit levels compared to out-of-network dentists. We expect to have a total of 98,000<sup>2</sup> unique dentists available at 384,000<sup>3</sup> office locations. This means more convenience and more ways for you to save.

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

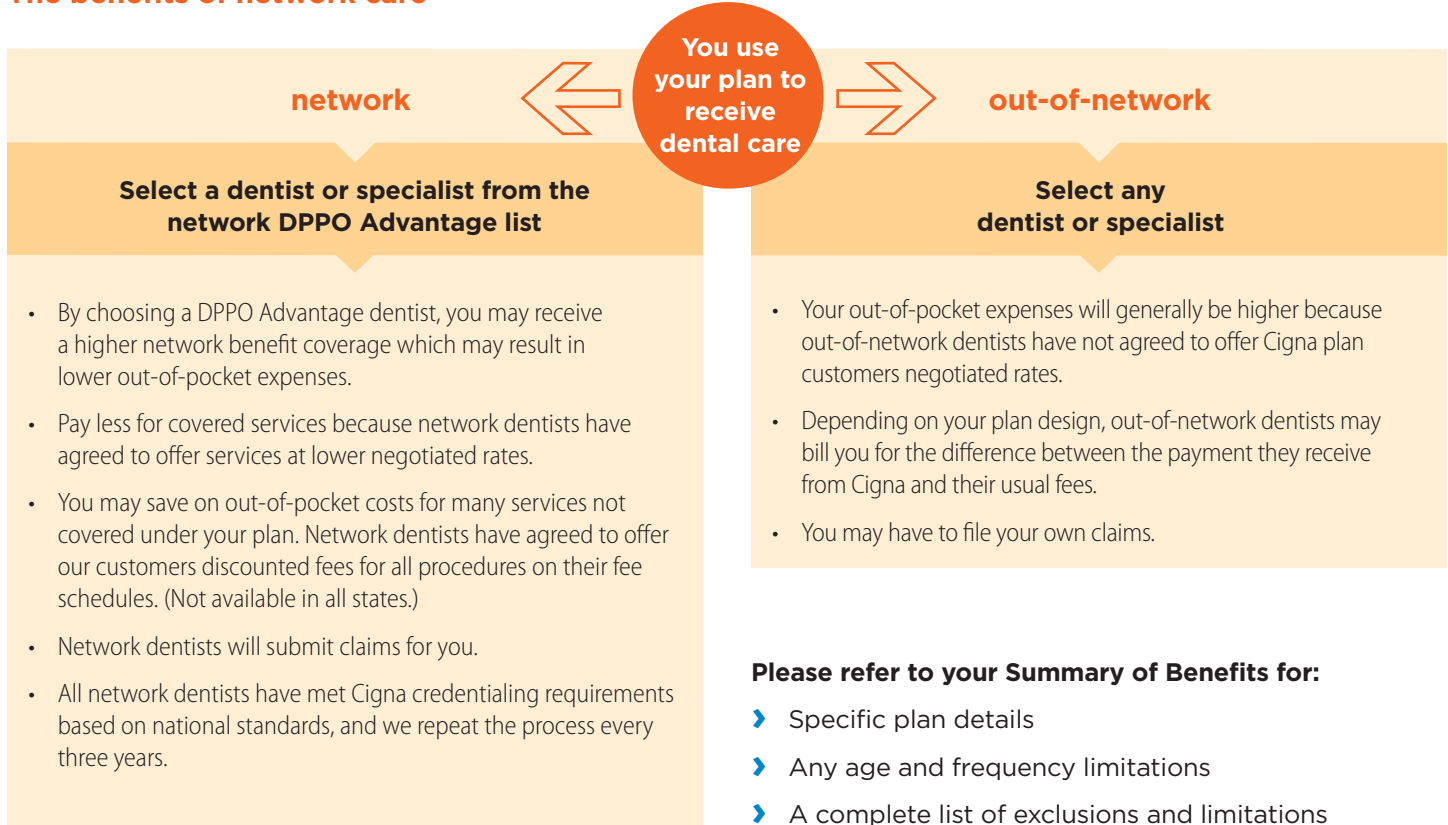
## Additional programs for our DPPO customers



- ▶ Enjoy discounts on health-related products and services through Cigna Healthy Rewards<sup>®</sup>.<sup>4</sup>
- ▶ The Cigna Dental Oral Health Integration Program<sup>®</sup> 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<sup>\*\*\*</sup> and are eligible for other perks!

\*\*\* Deductible does not apply. Reimbursement counts toward and is subject to annual benefit maximum for DPPO plans. Review your enrollment materials for complete details and a list of covered services. 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>4</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. Projected unique dentists for 2016. Year End. 139,962 total DPPPO unique dentists as of 09/21/15.

3. Projected 2016 Year End access points. 359,671 total DPPPO access points as of 09/21/15.

4. 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.

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.

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.

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