

YOUR DENTAL PLAN

OPTIONS

County of San Bernardino – Retiree Dental
Cigna DHMO and DPPO

Effective Date: January 1, 2015



Overview

Cigna dental plans and how they work

- ✓ DHMO
- ✓ DPPO (New Benefit Added)

Helpful Resources

Q&A



OVERVIEW

DHMO

Network coverage only:

Pay reduced copays for covered procedures
(**No** coverage out-of-network)

Cigna Dental Care® (DHMO)

Maximize your savings. The Cigna DHMO is an affordable and easy-to-use network-only plan. Select a network general dentist when you sign up and they will refer you to a specialist if necessary.

DPPO

In-Network dentists:

Greater savings on covered procedures

Out-of-network dentists:

Higher out-of-pocket expenses

Cigna Dental PPO (DPPO) Network

Balance choice and savings. Visit any licensed dentist, but you'll save more when you visit a **Cigna Dental Advantage Network** dentist. No referral is necessary to visit a specialist.



CIGNA DENTAL PLANS...

...and how they work

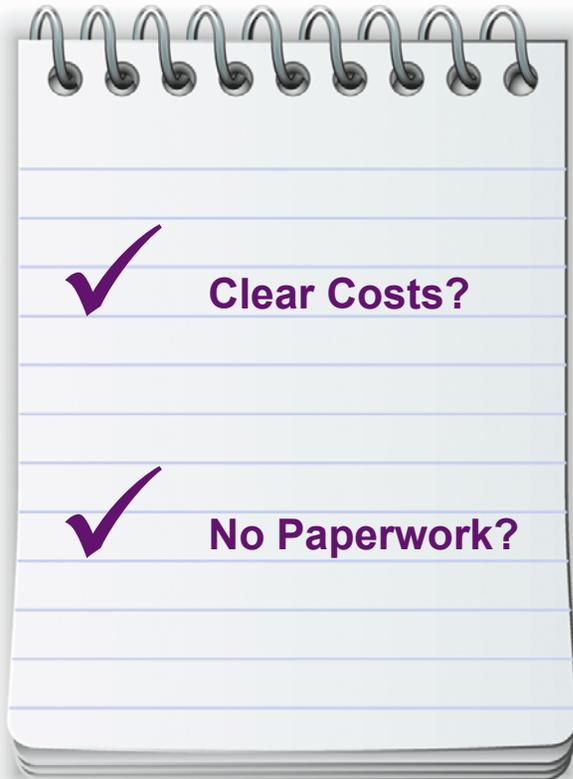


maximize your savings

Cigna Dental Care[®] (DHMO)



THE DHMO IS EASY TO USE



The Patient Charge Schedule (PCS) shows exactly what you will pay for covered procedures – even at dental specialist offices!

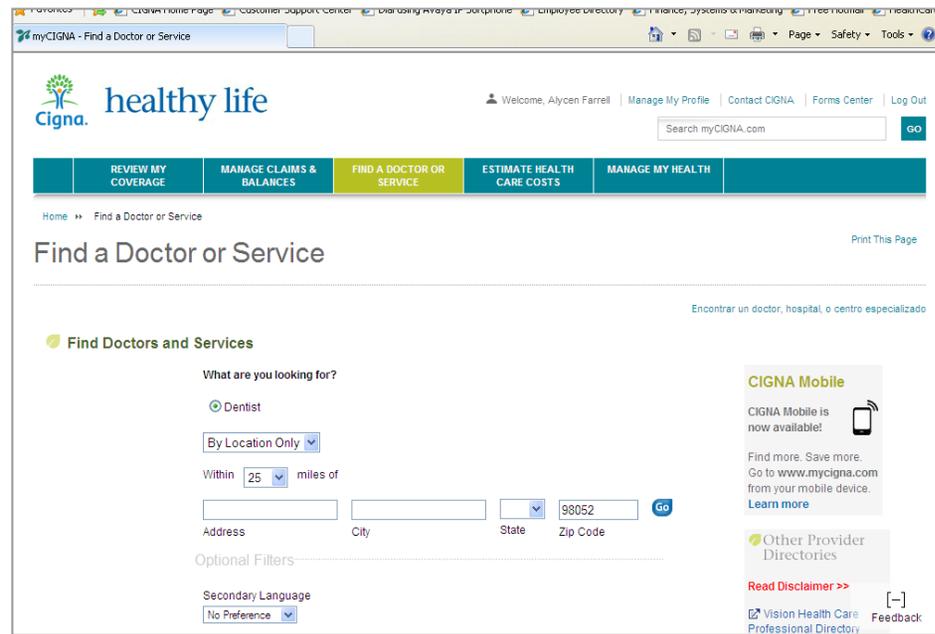
No deductibles, maximums, or claim forms. You don't need an ID card to receive care. However you need to access the Primary Dentist you selected.



HOW DO YOU USE THE CIGNA DHMO PLAN?

Step #1: Choose a Network General Dentist

- > Search online at **Cigna.com** (or **myCigna.com** once you've enrolled) and click on the "Provider Directory" link
- > Or call **1.800.238.5834** to speak to us
- > You can change your network dentist anytime at **myCigna.com** or by phone at **1.800.238.5834**
- > **Out-of-network coverage is not available**



HOW DO YOU USE THE CIGNA DHMO PLAN?

Step #2:

Visit Your Network General Dentist

- > You don't need an ID card to receive care
- > Pay the applicable copayment to the dentist directly
- > Your plan requires a referral for specialty care – except to visit a network orthodontist. Your plan does not require referrals for network pediatric dentists (for children under age 7).



Register on myCigna.com



DHMO PLAN OVERVIEW

- Copay for some preventive & diagnostic dental care services
- No deductibles, no dollar maximums, and no claim forms to file
- Orthodontic coverage for children **and adults**;
 - ✓ Lifetime Maximum 24 months
- Second opinions covered at no charge

CIGNA DENTAL CARE® PATIENT CHARGE SCHEDULE (P3XV0)

Important Highlights (continued)

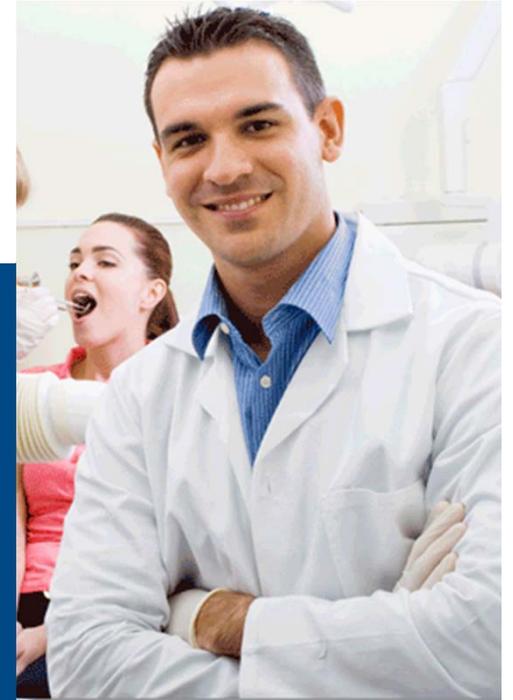
- Procedures listed on the Patient Charge Schedule are subject to the plan limitations and exclusions described in your plan book/certificate of coverage and/or group contract.
- All patient charges must correspond to the Patient Charge Schedule in effect on the date the procedure is initiated.
- The American Dental Association may periodically change CDT Codes or definitions. Different codes may be used to describe these covered procedures.

Code	Procedure Description	Patient Charge
Office visit fee (per patient, per office visit in addition to any other applicable patient charges)		
	Office visit fee	\$5.00
Diagnostic/preventive – Oral evaluations are limited to a combined total of 4 of the following evaluations during a 12 consecutive month period: Periodic oral evaluations (D0120), comprehensive oral evaluations (D0150), comprehensive periodontal evaluations (D0180), and oral evaluations for patients under 3 years of age (D0145).		
D9310	Consultation (diagnostic service provided by dentist or physician other than requesting dentist or physician)	\$3.00
D9430	Office visit for observation – No other services performed	\$2.00
D9450	Case presentation – Detailed and extensive treatment planning	\$0.00
D0120	Periodic oral evaluation – Established patient	\$0.00
D0140	Limited oral evaluation – Problem focused	\$0.00
D0145	Oral evaluation for a patient under 3 years of age and counseling with primary caregiver	\$0.00
D0150	Comprehensive oral evaluation – New or established patient	\$0.00
D0160	Detailed and extensive oral evaluation – problem focused, by report (limit 2 per calendar year; only covered in conjunction with Temporomandibular Joint (TMJ) evaluation)	\$0.00
D0170	Reevaluation – Limited, problem focused (not postoperative visit)	\$0.00



balancing choice and savings

Cigna Dental PPO (Advantage)



YOUR ACCESS – THOUSANDS OF DENTISTS, ONE DIRECTORY

- Total Cigna DPPO Network provides access to the largest network of dentists contracted to discounted fee arrangements.¹
- As of 2015, we expect to have a total of 139,000² unique dentists available at 347,500³ office locations.
- Within Total Cigna DPPO, we offer two levels:

Cigna DPPO Advantage

- Highest benefit level and may result in a lower cost to you
- 95,000 dentists
- 237,500 locations
- Average savings of 35%⁴

Cigna DPPO

- Lower benefit level than DPPO Advantage
- 44,000 dentists
- 110,000 locations
- Average savings of 15%⁴

- All participating dentists are consolidated into one directory, which you can easily search online at **Cigna.com** and **myCigna.com**.
- There is no balance billing from dentist at these two levels

1. NetMinder. DPPO data as of March 2014, including combined reported Cigna Dental Radius Network® and Dental Network Savings Program 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.

2. January 2015 projection; 129,292 unique dentists as of April 2014.

3. January 2015 projection; 323,230 access points as of April 2014.

4. 2015 industry projection based on 2012 industry data adjusted to reflect Cigna's BOB and projected to 2015. Cigna projects to have higher net effective discounts than the industry average based on industry projections for 2015 assuming an average 2% effective discount industry growth, based on historical industry trends, and an average 4% effective discount Cigna DPPO growth from 2012-2015. *Not including plan design



CIGNA DPPO: A PERFECT BALANCE OF CHOICE AND SAVINGS

- > Dental PPO Plans give you the freedom to visit any licensed dentist or specialist
- > Save the most when you visit a dentist in the **Cigna Dental Advantage Network**.
- > If you choose to see a **Cigna DPPO** dentist, you can still save money
- > Request a Pre-Treatment Plan to know ahead of time what your cost are with your Cigna Dental Plans.
- > Be sure to review your Evidence of Coverage (EOC) for specific details and a complete list of exclusions and limitations



HOW DO YOU USE THE CIGNA DPPO PLAN?

- > Choose a licensed dentist and make an appointment. **NOTE:** If you select a **Cigna Advantage Network or a Cigna PPO** dentist from our Provider Directory, you will typically spend less out of pocket!
- > You don't need to show an ID card to receive care
- > **Cigna DPPO Advantage** Network dentists will submit claims for you. Your plan will then pay the dentist or you – based on the claim form filed
- > Your out of pocket amount will vary based on the type of service you receive, annual deductible, and/or your calendar year maximum
- > No referral needed to visit a specialist

**DPPO –
In-network
dentists:
Advantage
Network
Greater savings
on covered
procedures**

**Out-of-network dentists:
Higher out-of-pocket costs**

myCIGNA - Dental

healthy life

REVIEW MY COVERAGE | MANAGE CLAIMS & BALANCES | FIND A DOCTOR OR SERVICE | ESTIMATE HEALTH CARE COSTS | MANAGE MY HEALTH

Home >> Review My Coverage >> Dental

Dental

Dental PPO Coverage Summary

Account Number: 2455308
Network: CORE NETWORK
Group Name: CIGNA COMPANIES

* Coverage is still effective.

Who's Covered	Date of Birth	Relationship	Coverage From	To
Alycen Farrell	01/18/1971	Subscriber	01/01/2011	+
Andrew Farrell	01/04/1971	Spouse / Partner	01/01/2011	+
Connor Farrell	01/02/2005	Dependent	01/01/2011	+
Liam Farrell	08/27/2008	Dependent	01/01/2011	+

RELATED LINKS

- Enrollment Options
- Health Care Documents
- Print or Request ID Cards
- Understanding Your Coverage
- Cavity Risk Quiz
- Gum Disease Risk Quiz
- Oral Cancer Awareness Quiz
- Dental Claim Form
- Healthy Rewards Discounts

NEED HELP? | FAQ

Cleveland Clinic

MYCONSULT Get a second opinion from CIGNA's



Finding a Cigna Dental PPO (DPPO)

SMILE!



It's easy to find a network dentist or specialist.

Finding a Cigna Dental PPO (DPPO) network dentist or specialist is quick and easy – whether you prefer searching online or speaking to a customer service representative.

Let us show you how:



Finding a Cigna DPPO Dentist on Cigna.com

You can find a DPPO network dentist from the online directory on Cigna.com

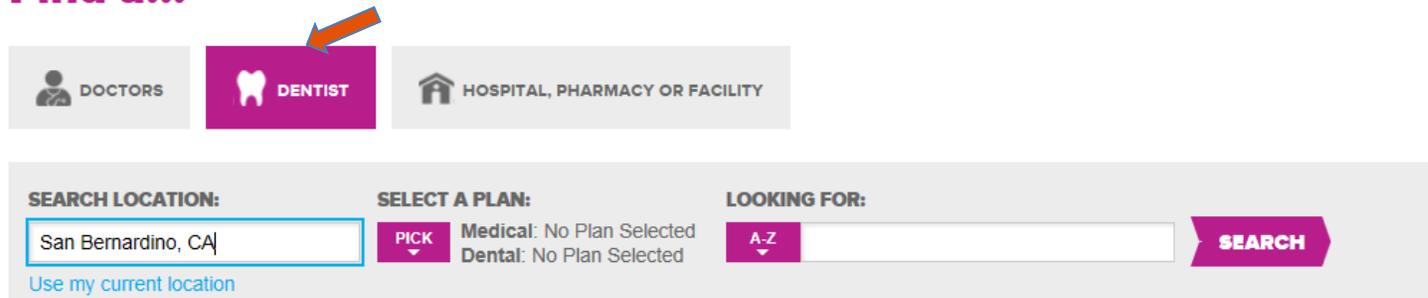
- › Go to **Cigna.com**, click on “**Find a Doctor**” at the top of the screen.
- › Then, choose a **Directory** by clicking on the “If Your Insurance Plan is Offered through Work or School” option.
- › Next, click on “**Find a...Dentist.**”

FIND A DOCTOR, DENTIST OR FACILITY

Find out more about the doctors and services listed in the Cigna directory and [read important notices and disclosures for your state.](#)

✚ We have found US Healthworks Medical Group, Inc located 5.2 miles from your search location. [Map all urgent care near my current location.](#)

Find a...



DOCTORS DENTIST HOSPITAL, PHARMACY OR FACILITY

SEARCH LOCATION: San Bernardino, CA [Use my current location](#)

SELECT A PLAN: PICK Medical: No Plan Selected Dental: No Plan Selected

LOOKING FOR: A-Z

SEARCH

- › Enter **SEARCH LOCATION** – city, state or zip code.



Finding a Cigna DPPO Dentist on Cigna.com

› **SELECT A PLAN** by clicking on the **Pick** drop down icon and selecting “**Cigna Dental PPO or EPO**” under the **Dental Plans** section.

Then press “**Choose**”.

SELECT A PLAN FOR YOUR SEARCH CANCEL

IF YOU ALREADY HAVE A CIGNA PLAN...
[Log into your myCigna account](#) so you find the doctors covered by your plan and can see what you may pay for many of the most common procedures.

IF YOU ARE LOOKING FOR A CIGNA PLAN...
 Select a plan for your search to find health care professionals who accept it.

THESE ARE THE PLANS AVAILABLE IN YOUR SEARCHED LOCATION: SAN BERNARDINO, CA

MEDICAL PLANS

- Remind me later
- Open Access Plus, OA plus, Choice Fund OA Plus
- Open Access Plus, OA plus, Choice Fund OA Plus **WITH** CareLink
- LocalPlus
- PPO, Choice Fund PPO
- HMO/Network - CIGNA HealthCare of California, Inc. - So. CA HMO/Network
- HMO/Network - Cigna HealthCare of California - Southern CA Open Access Network
- HMO/Network - Southern CA Value

DENTAL PLANS

- Remind me later
- Cigna Dental Care-HMO
- Cigna Dental PPO or EPO

Look for dentists who are “**Cigna DPPO Advantage**” on the search results page. Seeing a Cigna DPPO Advantage dentist may provide better coverage with greater savings.

Choice Plus or PPO Radius network customer:
[Log in to myCigna](#) to find your covered dentists and dental services.

CHOOSE

› If you want to narrow your search, you can also type in **key words**, like dentist name, specialist type or office name.

Then, click “**Search.**”

› From the **Search Results** page, you can further refine your search results – by distance, specialty, years in practice and additional languages.

Find a...

DOCTORS **DENTIST** **HOSPITAL, PHARMACY OR FACILITY**

SEARCH LOCATION: San Bernardino, CA [Use my current location](#)

SELECT A PLAN: **PICK** Medical: No Plan Selected
Dental: Cigna Dental PPO or EPO

LOOKING FOR: A-Z **SEARCH**



Slide 16

- 8 Missing a step after pressing "Choose." After you click Choose, you are taken back to the previous screen where you need to click "Search"

After clicking Search, you get the list of providers.

Wakcher, 10/17/2014

Finding a Cigna DPPO Dentist on Cigna.com

› Click on a dentist's name for more details, including multiple location listings with map view.

Cigna DPPO Advantage – Seeing a DPPO Advantage dentist will offer the highest level of cost savings and their services will be paid at the “in-network” benefit level.

Cigna DPPO – Seeing a DPPO dentist may provide a lesser benefit level while still offering savings. The services will be paid at the “out-of-network” benefit level.

Meyer, Gary P

Gary P Meyer DDS

(909) 882-1751 | 2346 Sterling Ave San Bernardino, CA 92404 | 1.1 miles - [Map](#)

General Dentistry

Years in Practice: 36

 **In-Network for Cigna DPPO Advantage**

**Participates in Total Cigna DPPO
DPPO Networks Accepted**

Cigna DPPO Advantage (previously Core)

Moe, Byron S

Highland Dental Arts

(909) 862-7103 | 27292 Messina St Ste B Highland, CA 92346 | 1.2 miles - [Map](#)

General Dentistry

Years in Practice: 50

 **In-Network for Cigna DPPO**

**Participates in Total Cigna DPPO
DPPO Networks Accepted**

Cigna DPPO (previously Radius/DNSP)



Finding a Cigna DPPO Dentist on myCigna.com

Login to myCigna.com

User ID

Password

LOGIN

[Forgot User ID](#) | [Forgot Password](#) | [Login Help](#)

Don't have a user ID and Password?

REGISTER NOW

REGISTRARSE EN ESPAÑOL

Go to myCigna.com – the easiest way!

MyCigna.com automatically knows which Cigna dental plan you belong to. Your home zip code will be entered automatically, but you can change the zip if you are looking for a dentist in another area. Once you're enrolled, you can search for a network dentist by name, specialty or location at **myCigna.com** (registration is required).

- › After logging in to **myCigna.com**, click on “**Find a Doctor**” or “**Service**” at the top of the page.
- › Enter your search criteria and click “**Search**”, OR
- › Click on “**Dentist**” under the “**Find a Person**” heading and double-click a specialty dentist by category.

This information is also available on the **myCigna** mobile app.



DPPO PLAN OVERVIEW

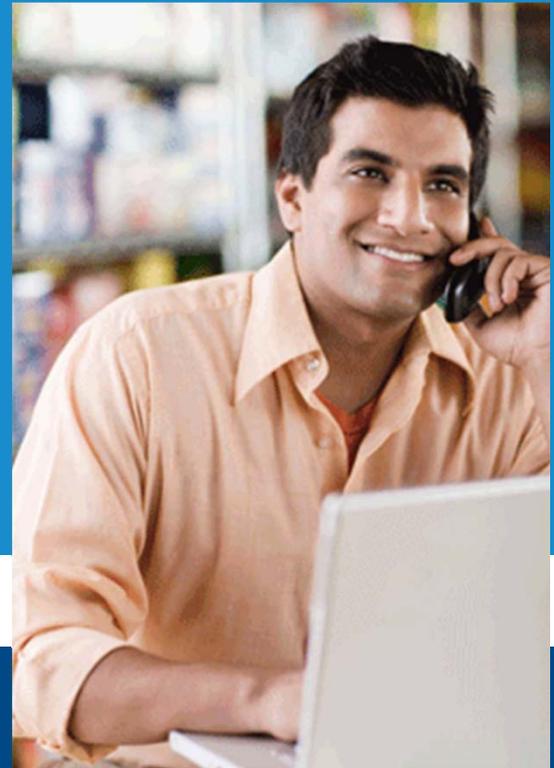
Dental Plan Features	In-Network Cigna DPPO Advantage	Cigna PPO	Out-of-Network
Copayment	Based on Reduced Contracted Fees No Balance Billing	Based on Reduced Contracted Fees No Balance Billing	80 th percentile Can balance bill any costs over maximum/ Reasonable and Customary
Calendar Year Deductible (Does not apply to Class I)	\$50 per person \$150 per family	\$50 per person \$150 per family	
Calendar Year Maximum	\$1000	\$1000	
Class I: Preventive Care Examples: exams, cleanings, x-rays, sealants	Plan Pays 100% You Pay 0%	Plan Pays 70% You Pay 30%	
Class II: Basic Restorative Care Examples: fillings, extractions, root canal therapy, oral surgery	Plan Pays 80% You Pay 20%	Plan Pays 60% You Pay 40%	
Class III: Major Care Examples: crowns, dentures, bridges	Plan Pays 50% You Pay 50%	Plan Pays 50% You Pay 50%	
Class IV: Orthodontia	Not Covered	Not Covered	
Class IX: Implants	Plan Pays 50% You Pay 50%	Plan Pays 50% You Pay 50%	

*Please see full benefit summary for limitations and exclusions



HELPFUL RESOURCES

the information you need



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM

Pays 100% for enhanced preventive and periodontal services to help keep you at 100%

More programs

Available to ALL Cigna Dental customers with qualifying condition(s)

More wellness

Articles on behavioral issues linked to oral health

More discounts

Up to 50% off average retail prices on certain prescription dental products¹

Covered dental procedures and medical conditions	Heart Disease	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head and neck cancer radiation
Periodontal treatment and maintenance ²	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation				◆			
Oral evaluation ³				◆			
Cleaning ⁴				◆			
Emergency palliative treatment				◆			
Fluoride – topical application and varnish ⁵					◆	◆	◆
Sealants ⁵					◆	◆	◆

The Cigna Dental Oral Health Integration Program[®] is one of the most comprehensive programs available.* The benefit is all yours.

*Based on an internal market survey conducted from 2008–2012 including over ten leading dental carriers which indicates Cigna reimburses for more procedures and qualifying conditions than any other carrier reviewed.

1. December 2010, Cigna Home Delivery Pharmacy Average Retail Price Surveys 2. Four times per year. 3. One additional evaluation. 4. One additional cleaning. 5. Age limits removed; all other plan limitations apply.

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REACH US BY PHONE

Toll-free customer service – 1.800.238.5834

- > Talk to a live Customer Service Representative **24/7**
- > Representative can assist you with locating a dental office and confirming the office participation in the Cigna Network
- > Representative can also verify your eligibility



FIND INFORMATION ONLINE AT YOUR CONVENIENCE

After you enroll, register at myCigna.com

- > Review your personalized plan information
- > Find network dentists
- > Print temporary ID cards
- > Download claim forms (DPPO)
- > Download Cigna Dental Oral Health Integration Program[®] reimbursement forms
- > View claim status
- > View year-to-date dental costs
- > Change your DHMO dental office
- > Estimate costs with the Dental Treatment Cost Estimator
- > Take oral health assessments that you can print and share with your dentist
- > Read dental health articles and view videos from WebMD[®]
- > Healthy Rewards[®] discount information*

* Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states.
A discount program is NOT insurance, and the customer must pay the entire discounted charge.



DENTAL TREATMENT COST ESTIMATOR

- > Convenient, online access to estimate dental care costs
- > Takes the guesswork out of planning
- > **Specific to your plan information, adjusted for your geographic location**

Example: DHMO screen shot

Dental Product = DHMO		In-Network		Out-Of-Network	
Treatment	Estimated Cost Without Insurance	Estimate of What You May Pay	Estimated Saving with Cigna Dental	Estimate of What You May Pay	Estimated Saving with Cigna Dental
Root Canal - Back Tooth - Covered by Crown - One Tooth - Porcelain (Tooth Colored Crown) - High Noble Metal	\$2,475	\$460	\$2,015	No Benefit	No Benefit

Example: DPPO screen shot

Dental Product = DPPO		In-Network		Out-Of-Network	
Treatment	Estimated Cost Without Insurance	Estimate of What You May Pay	Estimated Savings with CIGNA Dental	Estimate of What You May Pay	Estimated Savings with CIGNA Dental
Root Canal - Back Tooth - Covered by a Crown - One Tooth - Porcelain (Tooth Colored Crown) - High Noble Metal	\$2,475	\$414	\$2,061	\$989	\$1,486



HELPING YOU STAY HEALTHY

Cigna Healthy Rewards[®]

Discounts on a full range of health and wellness programs and services*

- > Eye care – exams, frames and lenses, laser vision correction
- > Weight management
- > Smoking cessation programs
- > Hearing care
- > Fitness club memberships
- > Alternative medicine – acupuncture, chiropractic care, massage therapy
- > Mind/body – *Yoga Journal* and SpaFinder™ and much more



*Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.**



EASY ON-THE-GO ACCESS

Cigna Mobile

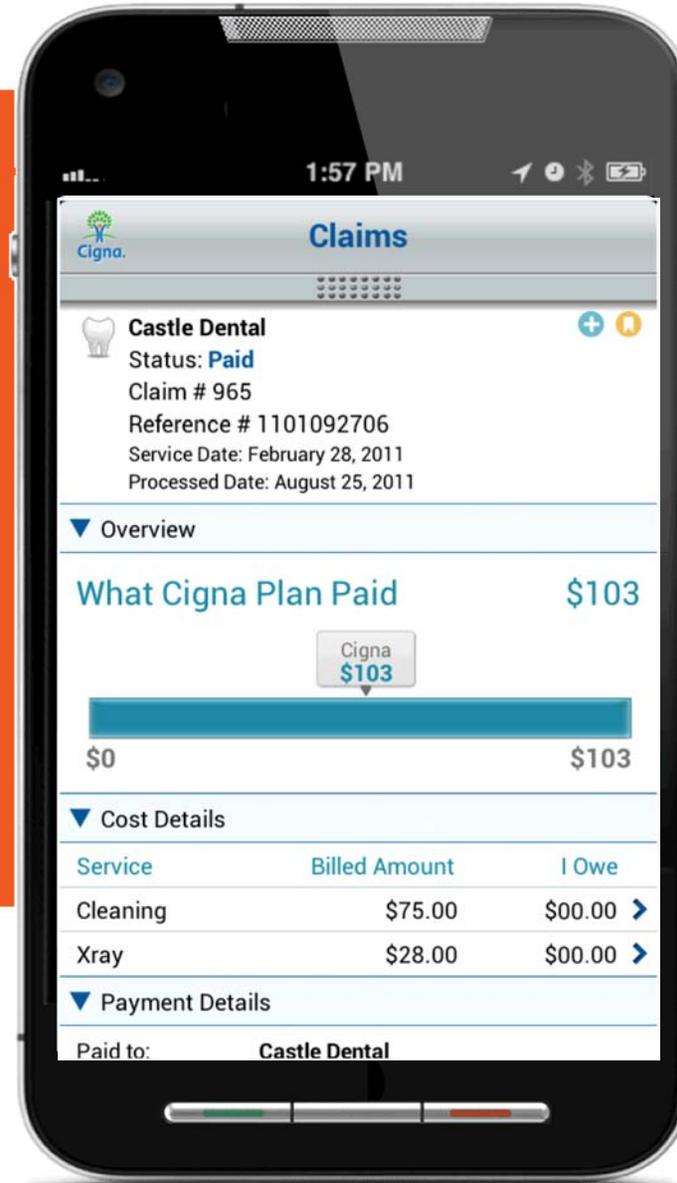
Personalized health information – anytime, anywhere, any platform.

Find a dentist

View ID card info

Review coverage

Access claims details





Thank you for Your Time.

Q&A



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

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