

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

Helpful Resources

Q&A



OVERVIEW

DHMO

Network coverage only:
Pay only 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)
Core Network
Balance choice and savings. Visit any licensed dentist, but you'll save more when you visit a Cigna Dental Core 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. You don't need a referral to visit a Cigna DHMO network orthodontist.



Slide 6

DC-H1

The spacing in the between paragrpahs is inconsistent.

As to of the items are listed on next page suggest remove and add different information.

Dycus, Christy - HR, 10/25/2013

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

The screenshot shows the Cigna myCigna.com website. The header includes the Cigna logo, the text "healthy life", and a navigation menu with options: "REVIEW MY COVERAGE", "MANAGE CLAIMS & BALANCES", "FIND A DOCTOR OR SERVICE" (highlighted), "ESTIMATE HEALTH CARE COSTS", and "MANAGE MY HEALTH". Below the header is a search bar with the text "Search myCIGNA.com" and a "GO" button. The main content area is titled "Find a Doctor or Service" and includes a sub-section "Find Doctors and Services". Under this section, there is a form with the following fields: "What are you looking for?" with a radio button selected for "Dentist"; "By Location Only" dropdown; "Within 25 miles of" dropdown; "Address" field; "City" field; "State" dropdown; and "Zip Code" field with the value "98052". There is a "Go" button next to the zip code field. Below the main form are "Optional Filters" including "Secondary Language" with a dropdown set to "No Preference". On the right side of the page, there is a "CIGNA Mobile" banner with a smartphone icon and text: "CIGNA Mobile is now available! Find more. Save more. Go to www.mycigna.com from your mobile device. Learn more". Below that is a "Other Provider Directories" section with a "Read Disclaimer >>" link and a "Feedback" link.



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 may require referrals 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 (DPPO)



DPPO: A PERFECT BALANCE OF CHOICE AND SAVINGS

- > The freedom to visit any licensed dentist or specialist
- > Save the most when you visit a dentist in the Cigna Dental Network.
- > Be sure to review your Evidence of Coverage (EOC) for specific details and a complete list of exclusions and limitations

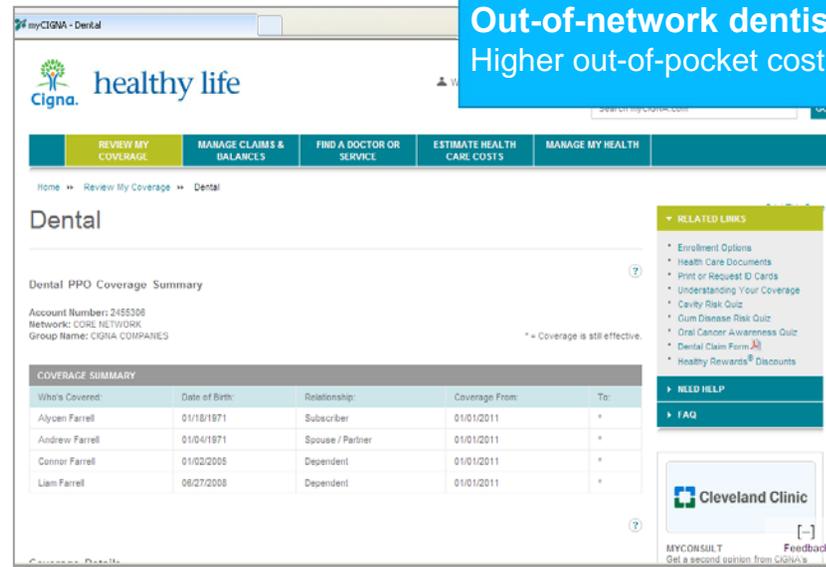


HOW DO YOU USE THE CIGNA DPPO PLAN?

- > Choose a licensed dentist and make an appointment. **NOTE:** If you select a Cigna Core Network 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 Core Network dentists will submit claims for you. Your plan will then pay the dentist or you – based on what the claim form says
- > Your out of pocket amount will vary based on the type of service you receive, if you have met your annual deductible, and/or your calendar year maximum
- > You can self refer to a specialist of your choice that accepts Cigna DPPO

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

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



DPPO PLAN OVERVIEW

| Dental Plan Features | In-Network | Out-of-Network |
|---|-------------------------------------|-------------------------------------|
| Copayment | Based on Reduced Contracted Fees | 90 th percentile |
| Calendar Year Deductible | \$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 |

*Please see full benefit summary for limitations and exclusions 

CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM®



More access

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 | Maternity | Chronic kidney disease | Organ transplants | Head & 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 | | ✓ | ✓ | ✓ |

*Periodontal treatment and maintenance are covered with Heart Disease, Stroke and Diabetes conditions².

One of the most comprehensive programs⁶ reimbursing individuals for enhanced preventive and periodontal services!

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 limitations apply
6. Based on internal market survey conducted from 2008-2012 including over ten leading dental carriers which indicates Cigna cover more conditions and reimburses for more procedures than any other carrier reviewed. Cigna also offers eligible program participants information on behavioral conditions that can affect oral health and pharmacy discounts on certain dental prescriptions-no other carrier reviewed offered these additional services.



Slide 14

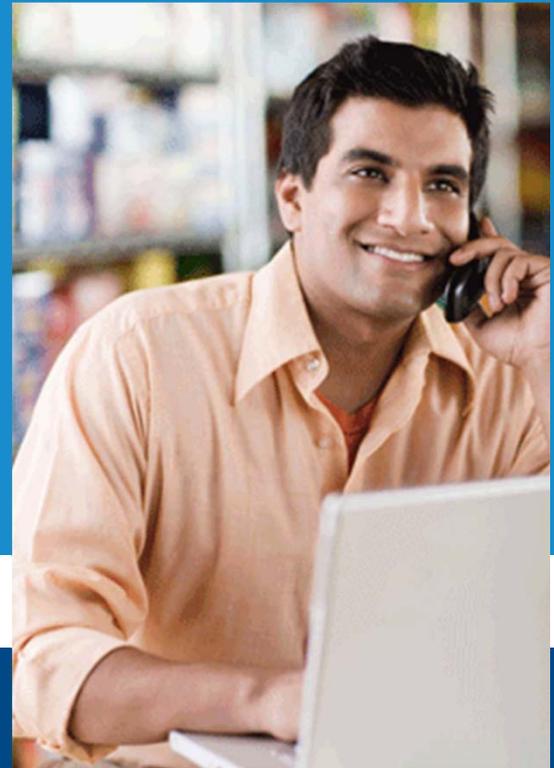
DC-H2

Include this slide under plan benefits

Dycus, Christy - HR, 10/25/2013

HELPFUL RESOURCES

the information you need



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
- > 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

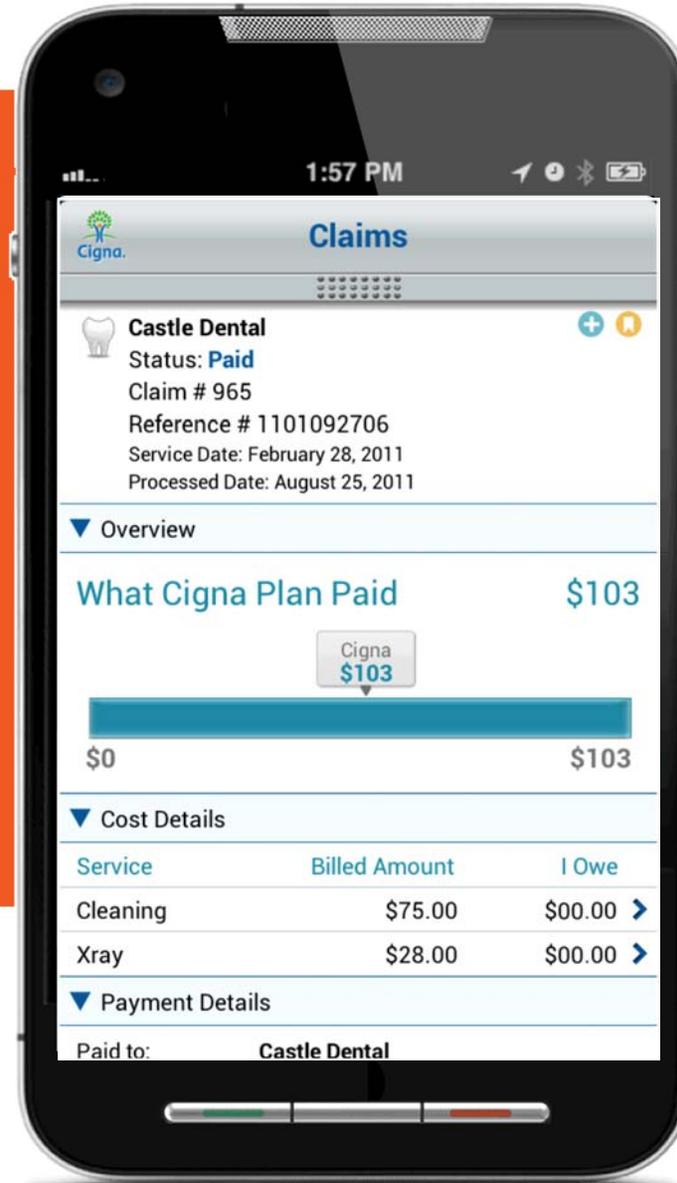
Personalized health information – anytime, anywhere, any platform.

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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