

*We give you more
reasons to*

smile

C I G N A
D E N T A L

GO YOUSM



Overview

Cigna Dental plans and how they work

- Cigna Dental Care (DHMO)
- Cigna Dental PPO (Radius Network)

Resources

Question & Answer Session

Cigna Dental Care (DHMO)

- No charge for preventive dental care
- No deductibles, dollar maximums, or claim forms to file
- Select a network general dentist; referrals may be necessary for specialty care
- Orthodontic coverage for children and adults
- Network pediatric dentist can be used until the child's seventh birthday - no referral required
- Second opinions covered at no charge

Cigna Dental Care (DHMO)

Accessing Care

- You will receive a DHMO ID Card in the mail after Enrollment
- This card is not required in order to receive care

Cigna Dental PPO (Radius Network)

Freedom of Choice

Dental PPO Providers

- Coinsurance based on contracted fee
- Not responsible for charges in excess of usual and customary (U & C)
- Dentists responsible for filing claims

Non-Dental PPO Providers

- Coinsurance based on dentists' actual charges
- Responsible for charges in excess of usual and customary (U & C)/ Max Allowable Charge
- You must file claims for reimbursement

Cigna Dental PPO (Radius Network)

- Preventive & diagnostic services are covered at 100%
- Save more on covered services when you visit an in-network dentist
- No referrals necessary for specialty care
- Orthodontic coverage for children and adults
- Network dentists participate in CIGNA Dental's Quality Management Program, which monitors quality of care and patient satisfaction
- ID cards not required to receive care

Treatment in Progress

- If you have already started a procedure (i.e. a root canal or a crown), that treatment will continue to be covered by your current dental carrier until completed.
- If you are in the middle of orthodontia treatment, CIGNA will take over responsibility of your treatment plan up to the Lifetime Maximums. Just have the Orthodontist contact CIGNA to provide your treatment plan.

Finding a Network Dentist

- Web site search at:
 - www.cigna.com
 - www.myCIGNA.com (after enrollment)
- If your dentist is not in a Cigna network, you can request that they join by submitting a Dental Provider Request form or contacting customer service at **1-800-238-5834**
- If your current dentist does not participate in the Cigna Dental PPO “Radius Network”, you have the option of using your out-of-network benefits through the Dental Network Savings Program

Cigna Customer Service Line

- Toll-Free Customer Service available 24 hours a day and 7 days a week, call **1-800-238-5834** for assistance
- Helpful representatives are available to assist you with inquiries on:
 - DHMO/DPPO Plan Benefits
 - Treatment In Progress
 - Locating a Provider
 - Requesting a Provider

myCigna provides you and your enrolled dependents access to:

- Personalized benefit information
- Finding an in-network provider
- Printing temporary ID cards and/or requesting replacement ID cards
- A dental treatment cost estimator
- Viewing eligibility status
- Downloadable Claim forms (DPPO only)
- Viewing claim status (DPPO only)
- Request to change assigned provider (DHMO only)
- Cigna's Healthy Rewards Program

Healthy RewardsSM

Significant discounts on many specialty services, such as:

- Massage Therapy
- Acupuncture
- Chiropractic Care
- Hearing Care
- Laser Vision Care
- Dental Products
- Eyeglass Lenses and Frames/Contact Lenses
- Tobacco Cessation & Solutions
- Fitness Club Membership
- Natural Supplements
- Weight Management

Things to Remember

- Plan Maximums will carry over to Cigna
- Calendar Year Maximum (1,700) DPPO Plan
- Orthodontia Lifetime Maximum (1,700) DPPO Plan
- Orthodontia Lifetime Maximum (24 months) DHMO Plan
- Calendar Year Frequency starts again for most services
- CIGNA Dental ID cards will be mailed to your home

Question and Answer

Thank you for your time!

*We look forward to having you as a
Cigna Dental Member!*

GO YOUSM

