



## 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.

817026 g 01/17 (Radius)



## Know what's important to you

Prevention can be the key to a healthy smile. Routine care from your dentist can help find problems early. Before you need more advanced – and more costly – care.

Nearly half of American adults have some form of gum (periodontal) disease.<sup>1</sup> And certain factors like smoking, poor oral hygiene, diabetes and stress could increase your risk of developing this disease.<sup>1</sup>

Too often, people don't know they have gum disease. It's usually painless in the early stages. And it shows few or no obvious signs.

The good news is that gum disease is preventable and treatable. The American Dental Association (ADA) suggests you:<sup>2</sup>

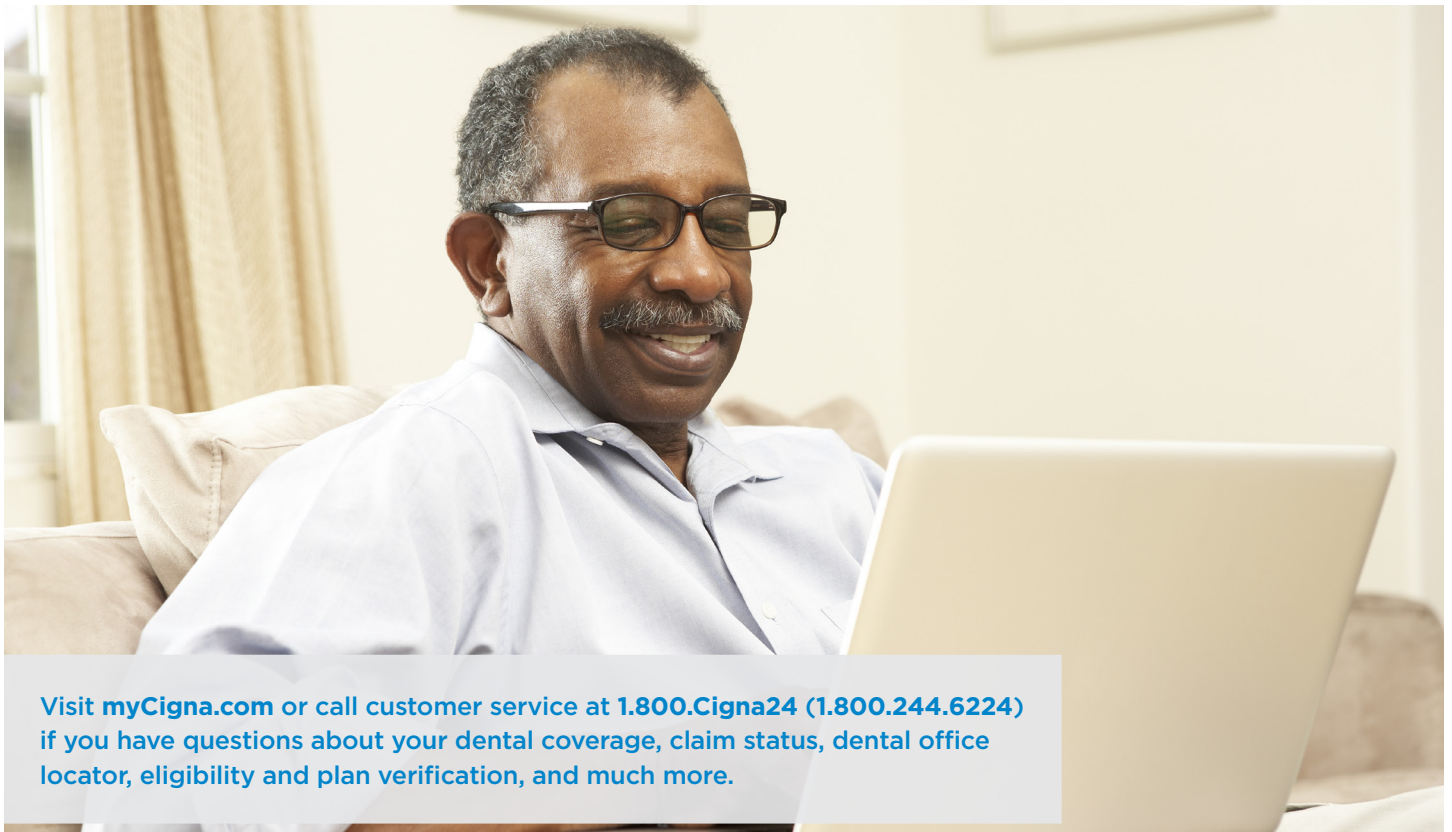
- Brush your teeth twice a day with a soft bristle toothbrush
- Floss daily
- Eat a healthy diet and limit snacks between meals
- See your dentist regularly

### What can Cigna Dental do for you?

First, think about your needs. Next, read this information carefully to understand how the plan works. Then, choose Cigna for your dental health partner and let us help you:

- Practice prevention and take advantage of your plan's preventive care services – most are covered at low cost or no cost to you.<sup>3</sup>
- Use **myCigna.com** or call us at **1.800.Cigna24** to find out what you need to know about your dental plan.
- Estimate your dental care costs and measure your risk for cavities and gum disease with easy-to-use tools available on **myCigna.com**.
- 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 percent of coinsurance for certain related dental procedures\* and are eligible for other advantages.

\* Deductible does not apply. Reimbursement counts toward and is subject to the plan annual benefit maximum.



Visit **myCigna.com** or call customer service at **1.800.Cigna24 (1.800.244.6224)** if you have questions about your dental coverage, claim status, dental office locator, eligibility and plan verification, and much more.





# Understand your Cigna Dental PPO

### How your plan works

Whether you choose a dentist in the Cigna Dental Radius Network or outside the network, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible:

- › Preventive care (cleanings, X-rays and more)
- › Basic care (fillings, basic restorative work)
- › Major services (bridges, crowns, root canals and more)
- › Orthodontics (some plans may include orthodontic coverage for children and adults)

These are highlights only. See your Summary of Benefits for specific plan details, including any applicable waiting periods, deductible, annual benefit or lifetime benefit maximums, age and frequency limitations, and a list of plan exclusions and limitations.

### And there is more:

- › Some diagnostic and preventive care procedures are covered at no cost or low 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.
- › You don’t need an ID card to receive dental care.
- › If you visit a dentist or specialist for a second opinion, we will reimburse you according to your plan coverage.
- › You don’t need to select a primary care dentist.
- › You don’t need a referral to receive care from a specialist.

↓ **You use your plan to receive dental care** ↓

in-network	out-of-network
<b>Select a dentist or specialist from the Radius Network</b>	<b>Select any dentist or specialist</b>
<ul style="list-style-type: none"><li>• Pay less for covered services because the dentists in the Radius Network have agreed to offer our customers services at lower negotiated rates.</li><li>• You may save on out-of-pocket costs for many services not covered under your plan. Dentists in the Radius Network have agreed to offer our customers discounted fees for all procedures on their fee schedule.<sup>4</sup></li><li>• Dentists in the Radius Network will submit claims for you.</li><li>• All dentists in the Radius Network must meet Cigna’s credentialing requirements based on national standards. And we repeat the credentialing process every three years.</li></ul>	<ul style="list-style-type: none"><li>• Your out-of-pocket expenses will generally be higher because out-of-network dentists have not agreed to offer Cigna plan customers negotiated rates.</li><li>• Depending on your plan design, out-of-network dentists may bill you for the difference between the payment they receive from Cigna Dental and their usual fees.</li><li>• You may also have to file your own claims.</li></ul> <p><b>Save more with in-network care</b></p>

# Plan to enroll today



## Follow these simple steps

- Review your plan materials
- Complete and sign the enrollment form and return it to your employer

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

## After you enroll

Register for **myCigna.com** and click the link to view your personalized dental plan information

- Print an I.D. card
- Search for claims
- Access easy-to-use tools to learn more about your oral health
- Find a dentist in the Cigna Dental Radius Network or call **1.800.Cigna24 (1.800.244.6224)**



**Make the most of your dental plan by visiting your DPPO Radius Network dentist.**



1. Periodontal Disease. Centers for Disease Control and Prevention. (2015, March 10). Retrieved December 21, 2016, from [https://www.cdc.gov/oralhealth/periodontal\\_disease/](https://www.cdc.gov/oralhealth/periodontal_disease/)

2. Brushing Your Teeth. (n.d.). American Dental Association. Retrieved December 21, 2016, from <http://www.mouthhealthy.org/en/az-topics/b/brushing-your-teeth>

3. Not all preventive care services are covered. For example, prescription drugs are not covered. See your plan materials for a complete list of covered preventive care services.

4. Discounts on non-covered services may not be available in all states.

All group dental plans and insurance policies have exclusions and limitations. For costs and details about the services covered under your plan, review your enrollment materials. Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), and Cigna Dental Health, Inc. and its subsidiaries. Cigna Dental PPO plans are underwritten or administered by CHLIC or 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. All pictures are for illustrative purposes only.