

A GUIDE TO YOUR CIGNA DENTAL PPO

Together, all the way.SM



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

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Routine dental care does more than just brighten your smile.



Research shows that receiving regular dental care catches minor problems before they become major and expensive to treat.¹ Also, routine dental exams can help catch serious health problems, such as diabetes, leukemia, heart disease and kidney disease.¹ In fact, more than 90% of all diseases produce oral signs and symptoms.¹ So a healthier mouth may help you have a healthier life.

The Total Cigna Dental PPO (DPPO) 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.
- › 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.

Your access – Thousands of dentists, one directory

The Total Cigna DPPO network provides access to the largest network of dentists contracted to discounted fee arrangements.² We expect to have a total of 145,000³ unique dentists available at 362,500⁴ office locations. This means more convenience and greater savings for you.

Within Total Cigna DPPO, we offer two levels:

Cigna DPPO Advantage	Cigna DPPO
95,000 dentists 235,000 locations Average savings of 36% ⁵	50,000 dentists 127,500 locations Average savings of 16% ⁵

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

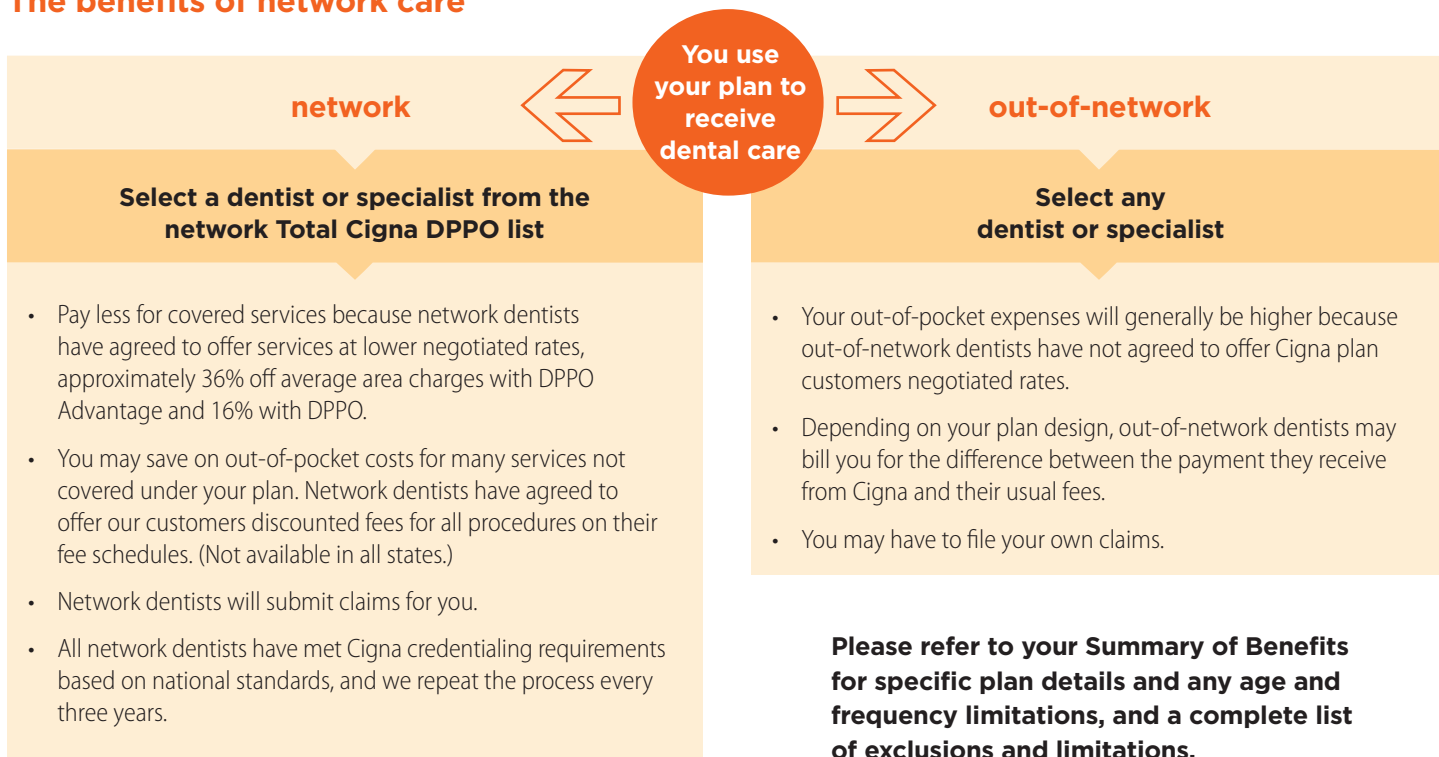
Added benefits for our DPPO customers



- › Enjoy discounts on health-related products and services through Cigna Healthy Rewards^{®.6}
- › 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 perks!

** Deductible does not apply. Reimbursement counts toward maximum for DPPO plans. Restrictions and limitations apply.

The benefits of network care



Knowledge is power

As you choose your dental provider, cost is an important factor to consider, as is experience and location. The **myCigna** directory helps you find a dentist *and* learn about what you might need to pay out-of-pocket for more than 400 common dental procedures and treatments. That means you'll know the costs that your plan doesn't cover and you will have to pay before you receive care. Use it to:

- › Find a dentist and view cost estimates for common dental procedures with just one search
- › Get cost estimates for dental treatments and procedures prior to treatment, based on your plan information and a dentist's contracted fees and market level fees
- › Search by key words, procedure codes, treatments, dental categories and much more
- › View detailed plan information
- › Compare what it will cost when you visit a network vs. an out-of-network dentist (if your plan has out-of-network coverage)
- › See the money you'll save for being a Cigna customer

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.

After you enroll

We're here to help and provide information - when and how you need it. Visit **myCigna.com** for:

- › Plan information
- › Network directory of dentists
- › Oral Health assessments and quizzes
- › Out-of-pocket dental cost estimates
- › ID Card info
- › Claim information
- › Discounts on a variety of health and wellness products and services⁶

Always on the go? You can also utilize many of the above services with our mobile app.⁷



Customer Service

800.Cigna24 (800.244.6224)



myCigna.com

- › Information about dental coverage
- › Claim status
- › Dental office locations
- › Eligibility and plan verification, and much more

We offer live customer service 24/7/365 in 150 languages and dialects



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.



1. Academy of General Dentistry. The Importance of Oral Health to Overall Health. January 2012.
2. NetMinder. DPPO data as of March 2015, reflecting Total Cigna DPPO 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.
3. January 2016 projection; 133,910 unique dentists as of November 2014.
4. January 2016 projection; 350,710 access points as of November 2014.
5. 2015 industry projection based on actual 2012 Ruark Discount Study national industry results 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.
6. 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.
7. 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.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan materials.

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