# GETTING GREAT DENTAL CARE JUST GOT EASIER.

Making the most of your Cigna Dental PPO plan is as easy as 1, 2, 3!



## 1. Activate your myCigna.com® account



Your personalized myCigna.com account makes it easy to search for local dentists in your plan's network. Verified patient reviews and ratings can help you choose the right dentist for your needs and Brighter Scores make it easy to identify dentists who offer a good mix of affordability and patient experience.



**Know before you go.** Find costs for hundreds of procedures based on your specific plan and whether you've met your deductible and annual dollar maximum. You can even compare how much the same procedure might cost with different dentists.



## myCigna.com makes it easy to manage your benefits at home or on the go.

- Get a digital ID card
- View claim status to see how much your plan paid and how much you owe for services
- Chat with a live customer service representative
- And more!



Customers who use myCigna to search for dentists save an average of 36.2% more than those who don't.1







## Why choose a Total DPPO network dentist?

You'll save money by using a Total DPPO network dentist, because they have agreed to offer reduced fees to Cigna customers. This can mean lower out-of-pocket costs for you. Network dentists will also file claims on your behalf. If you use an out-of-network dentist, you may need to pay up front and file a claim for reimbursement.

#### 2. Get to know your plan.

Your Cigna DPPO plan has two levels of benefits depending on what dentist you use for care.

|   | Tier 1<br>Cigna Total Network  | Tier 2<br>Out-of-Network                                  |
|---|--|---|
| Your costs                              | \$   | \$\$  |
| Plan pays for covered services based on | Percentage of contracted (discounted) fees after deductible has been met | Percentage of amount billed after deductible has been met |
| You pay                                 | Percentage of contracted fees after deductible has been met              | Percentage of amount billed after deductible has been met |
| Choose dentist from this network        | Total DPPO Network   | Out-of-Network  |

#### Preventive care that pays.

With the Cigna Dental Wellness *Plus*® feature, getting important preventive care can earn you a higher level of coverage in the next year. Here's how it works:

- When you get preventive care (referred to as "Class I" coverage on your plan), the amount your plan pays for services in Class II and III will increase (progress) the following year.
- 2. As long as you continue to get annual preventive care services, your coverage amounts can grow each year up to the level shown in your plan documents.
- 3. If you have family members or dependents enrolled on your plan, they can also earn increases to Class II and III coverage when they go for preventive care services.

#### What happens if you miss preventive care

If you do not get preventive dental care one year, the amount your plan pays toward Class II and III services will remain at the last level you reached. When you go for preventive care, the Class II and III benefit levels will progress the following year if you have not reached the maximum allowed by your plan.

Your plan covers certain preventive care services like cleanings, oral exams and x-rays **at no additional cost** when you use a network dentist.<sup>2</sup>

Data shows that those regular checkups make a real difference, not only for your oral health but for your overall health — and your wallet.

1.5x

The likelihood of developing gum disease is 1.5 times higher for people who do not get regular preventive care.<sup>3</sup>

22%

Regular preventive care reduces the likelihood of needing emergency or urgent care by 22 percent.<sup>3</sup>

### Take advantage of programs that can help overcome barriers to good oral - and overall health.



## Cigna Dental Oral Health Integration Program®

This program gives enrolled customers with certain medical conditions access to additional dental services that may help manage their medical condition — at no additional cost.<sup>4</sup>

Learn more and access the online enrollment form through your myCigna.com account.



#### **Cigna Dental Virtual Care**

Toothaches and pain don't always happen during regular office hours. If you have an urgent dental concern, you can consult with a licensed dentist 24/7/365 through Cigna Dental Virtual Care. Dentists can prescribe medications, answer questions and direct care which can help avoid costly emergency room visits.

Log in to your myCigna.com account and follow the prompts for virtual care.<sup>5</sup>



## Three simple steps to a healthier smile

- 1. Activate your myCigna.com account
- 2. Get to know your plan
- **3.** Take advantage of programs that can help you maintain good oral and overall health.



#### **Questions?**

We're here to help 24/7, with live customer support in over 150 languages. Call us at 1.800.Cigna24 or chat with us on myCigna.

#### Together, all the way.



- Cigna Internal Data and Reporting, July 2018. Study design: Retrospective matched case control analysis, using one-to-one coarsened exact matching method. Population: New DPPO standalone members who joined between 02/2017 and 01/2018 and were not enrolled in a family plan. Study group: Members who visited myCigna.com and had at least one dental visit after the search. Control group: members who didn't visit myCigna.com and had at least one dental visit during the measurement period. Dental claims occurred between 02/2017 and 04/2018. Matching factors: Age, gender, ZIP code (first 3 digits), enrollment history. Results may vary.
- 2. Not all preventive services are covered, including athletic mouth guards. Refer to the policy for a complete list of covered and non-covered preventive services. Frequency limitations apply.
- 3. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." National study of Cigna customers with dental and medical coverage, updated December 2020. Individual results may vary.
- 4. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable annual benefits maximum. See your plan documents or contact Cigna for complete program details.
- 5. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.

The dentists who participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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