



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.

877438 f 09/19 (Total DPPO - Passive)

Routine dental care does more than just brighten your smile.

Research shows that individuals who get recommended preventive dental care save, on average, 31% on future dental costs. For individuals who don't get recommended preventive care, their future dental costs increase by an average of 43%.¹ A healthier mouth offers savings you can smile about.

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 available online. Our online tools allow you to make more informed decisions about your dentist and your dental care.

Understand how your plan works

When you choose an in-network dentist, your coverage includes a wide range of services after you satisfy any potential 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.*

Important factors to consider

- › For procedures other than diagnostic or preventive 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.



Use our online directory to find a dentist that's right for you

The Total Cigna DPPO network provides access to a large network of dentists contracted to discounted fee arrangements. This means more convenience and more ways for you to save.

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



Additional programs for our DPPO customers

- › Enjoy discounts on health-related products and services through Cigna Healthy Rewards^{®.2}
- › The Cigna Dental Oral Health Integration Program[®] offers enhanced dental coverage and more for individuals 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. Individuals who qualify get reimbursed 100% of coinsurance for certain related dental procedures** and are eligible for other perks, as well.

*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. **You must enroll in the program prior to receiving dental services to be eligible for reimbursement. Deductible does not apply. Reimbursement counts toward and is subject to annual benefits maximum for DPPO plans. Review your enrollment materials for complete details and a list of covered services.

The benefits of network care

Choose the plan that best works for you

In-network

Select a dentist or specialist from the network Total Cigna DPPO list

- › You'll pay less for covered services because network dentists have agreed to offer services at lower negotiated rates.
- › You may save on out-of-pocket costs for many services not covered under your plan. Network dentists have agreed to offer our customers discounted fees for all procedures on their fee schedules. (Not available in all states.)
- › Network dentists will submit claims for you.
- › All network dentists have met Cigna credentialing requirements based on national standards, and we repeat the process every three years.

Out-of-network

Select any dentist or specialist

- › Your out-of-pocket expenses will generally be higher because out-of-network dentists have not agreed to offer Cigna plan customers negotiated rates.
- › Depending on your plan design, out-of-network dentists may bill you for the difference between the payment they receive from Cigna and their usual fees.
- › You may have to file your own claims.

Please refer to your Summary of Benefits for:

- › Specific plan details
- › Any age and frequency limitations
- › A complete list of exclusions and limitations

Enroll today

Make sure that you don't miss your opportunity to enroll for valuable dental coverage. 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.



Questions? We're here to help.

800.Cigna24 (800.244.6224)

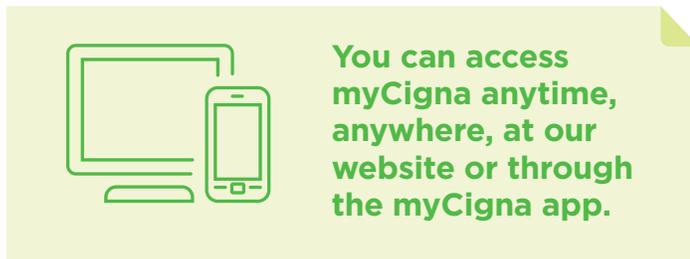
We offer live customer service 24/7/365 with translation services in 150 languages and dialects

Convenience at your fingertips, with myCigna.com and the myCigna® app.

At Cigna, we think that dental care should be easy. Our easy, user-friendly online tools³ include:

- › **Brighter Score® feature.** Use this score to compare dentists, based on affordability, patient experience and professional history.
- › **Office reviews and comparisons.** Read verified patient reviews and view dentist profiles, including pictures and videos.
- › **Enhanced search and transparent pricing.** Search by dentist or procedures to estimate out-of-pocket costs, including coinsurance and deductibles, for your specific plan.

These tools can help you make better care and cost choices for your family.



We're dedicated to helping you stay healthy.

There's a direct connection between dental health and whole-body health.⁴ That's why we provide the tools, support and services you need to maximize your dental benefits. Enroll today and take advantage of plans designed to help you live a healthier life.



You can also depend on myCigna for:

- › Plan details
- › Oral Health assessments and quizzes
- › Viewing or printing your ID card
- › Claim information
- › Discounts on a variety of health and wellness products and services²



1. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." National study of Cigna customers with dental and medical coverage, presented at the International Association for Dental Research Meeting, March 2015, Boston, and updated with additional data, October 2018. Individual results may vary.

2. 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.

3. Actual features may vary by dentist and plan type. Brighter Score, dentist profiles, patient reviews, and other dentist directory features are for educational purposes only and should not be the sole basis for decision making. They are not a guarantee of the quality of care that will be provided to individual patients and you should consider all relevant factors when selecting a dentist.

4. "Oral Health: A window to your overall health." Mayo Clinic. June 4, 2019. <<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>>

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.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental PPO plans are insured or administered by Cigna Health and Life Insurance Company (CHLIC) or Connecticut General Life Insurance Company, 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/HP-POL388, OR – HP-POL68/HP-POL352, TN – HP-POL69/HC-CER2V1/HP-POL389 et al. (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Brighter Score is a trademark of Brighter, Inc. a Cigna Company.

SMILE!



It's easy to find a dentist or specialist in the Total Cigna DPPO network.

Finding a Total Cigna Dental PPO (DPPO) network dentist or specialist is quick and easy – whether you opt to search online or speak to a customer service representative. Let us show you how.

Make the most of your dental plan by registering and using [myCigna.com](https://mycigna.com).

By registering for [myCigna.com](https://mycigna.com), you can get individualized information, set to your dental plan.

And, in a recent study, we found that people who use the myCigna® website and have a claim save on average 36.2% more than those who do not use myCigna.* So register today and access helpful information to find a dentist for your individual needs and budget. When searching for a dentist, your home zip code will be entered automatically, but you can change the zip if you are looking for a dentist in a different area. Once you've registered and logged on, you can search for a Cigna DPPO network dentist or specialist by choosing "Find Care and Costs" at the top of the screen, and following the prompts to search based on provider name, location, procedure type or specialty.

You'll see a list of results that has facts that can help you make a good choice about what dentist you want to use.

The search results will include information that can help you make an informed decision about who to see for the care you need. Provider profiles may include the following:**

- ▶ **Brighter Score® feature.** Use this scoring method to help you compare dentists. The score is derived from factors such as affordability, patient experience and professional history.
- ▶ **Dental office reviews and comparisons.** Find detailed information to compare dental offices. View dentist profiles with pictures and video content. Read verified patient reviews.
- ▶ **Enhanced search and transparent pricing.** Search for a dentist by a procedure or group of procedures. Information is personalized for your specific plan. Shows estimated out-of-pocket costs including coinsurance and deductibles.

- ▶ **Easy access.** These features are available anytime. 24/7 access on the go – on mobile phones or tablets.

Savings you can see.

Dentists listed "Total Cigna DPPO" have all agreed to offer care at discounted rates.

Out of Network – You may still choose to see a dentist who is not in the Total Cigna DPPO network, but your benefits may be lower and you may have to file your own claims. See your plan documents for the details of your specific dental plan.

If you are not registered on [myCigna.com](https://mycigna.com), you can still search for a dentist from the online directory on Cigna.com.

Because this is a public site, you don't need to register or log in to view search results. Just keep in mind that you'll only be able to view limited information about dentists such as office address, network type and contact information.

- ▶ To search for a dentist on **Cigna.com**, visit the site and click "**Find a Doctor, Dentist or Facility.**"
- ▶ Follow the prompts on screen and when asked to choose your plan, select "DPPO/EPO > Total Cigna DPPO."

For help locating a Cigna network dentist or specialist, call Cigna to use the automated Dental Office Locator or speak to a customer service advocate. You can also ask for a customized directory based on the type of dentist you are looking for in your area.

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

Call your current dentist to see if he or she is in the Total Cigna DPPO network.

When you call, be sure to ask if your dentist is in the Total Cigna DPPO network for your plan.

Call or click to find a dentist in-network that's right for you.

At Cigna, we work to deliver better savings, better health and a better customer experience. Our goal is to support you and your dental health. From full-help to self-help, Cigna has your dentist search covered.

**Call us at 800.Cigna24
(800.244.6224)**



* Cigna Internal Data and Reporting, July 2018. Study Design: retrospective matched case control analysis, using one to one coarsened exact matching method. Population: new national DPPO standalone members who joined between February 1, 2017 and January 31, 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 and had at least one dental visit during the measurement period. Measurement Period: dental claims occurred from 2/1/2017 through 4/30/2018. Matching Factors: Age, Gender, ZIP Code (first 3 digits), Enrollment History. Results may vary.

** Actual features may vary by dentist and Cigna Dental plan type. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.

The dentists who participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. Dentists are not agents of Cigna. Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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YOUR QUESTIONS ANSWERED



Cigna Dental PPO

Q: Can I go to any dentist?

A: **Yes.** You will typically spend less when you visit a Cigna network dentist because Cigna has negotiated discounted rates with these dentists. When you stay in the network you'll save as long as the procedure is listed on the dentist's discount schedule.* These savings apply even if you reach your plan maximum. If you go out-of-network, you will not receive Cigna network discounts and the dentist may bill you for the difference between the payment they receive from Cigna and their usual fees.

Q: Do I choose a dentist when I sign up for the plan?

A: **No, you choose a dentist when you are ready to make an appointment.** You can go to any licensed dentist at any time. You do not need a referral to see a specialist. You can find a network dentist or specialist online at **Cigna.com** before you sign up, or go to your personalized website at **myCigna.com** after you sign up. You can also call customer service at **800.Cigna24 (800.244.6224)** and we will help you find a network dentist in your area.

Q: Do I pay up front and submit a claim or will the dentist submit claims for me?

A: **In most instances, if you are using an in-network dentist, they will submit claims on your behalf and will bill you for any deductible or coinsurance payment that you owe.** If you use an out-of-network dentist, you may need to file your own claims after payment.

Q: What information is available to help me choose a dentist?

A: As you choose your network dentist or specialist, you have several important factors to consider. Such as cost, experience and location. The **myCigna** directory helps you find a dentist by providing helpful digital tools, such as:

- › **Brighter Score®.**† Use this scoring method to compare dentists. The score is based on things like affordability, patient experience and professional history.
- › **Dental office reviews and comparisons.**† Find detailed information to compare dental offices. View dentist profiles with photos and videos. Read verified patient reviews. Write your own review after your appointment.
- › **Enhanced search and transparent pricing.** Search for a dentist by service. Information is personalized for your specific plan. Shows price with coinsurance and deductibles.

† Brighter features may vary by dentist. These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.



Q: Can you explain the deductible, maximum and percentages listed on my enrollment materials?

A: The deductible is the amount you need to pay for covered services before your benefits begin. You will pay for your dental treatment until you reach that amount. Then, you and your plan begin to share a percentage of your covered dental costs, known as coinsurance. **The percentage** shown on your plan materials is the percentage the plan pays for the listed procedures, and then you pay the difference.**

The maximum is the most your plan will pay for your dental claims during the plan year. Once you reach that maximum, your plan will no longer pay a percentage of your costs for the rest of that plan year. Even after you reach the maximum, however, dentists in the network may continue to offer you discounted fees for the services on their schedules.*



Once you enroll, register on myCigna.com and get access to:

- › Plan information
- › Network directory of dentists
- › Oral health assessments and quizzes
- › Out-of-pocket dental cost estimates
- › ID card information
- › Claim information



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

** You may need to satisfy a waiting period before your plan will begin to pay its portion of covered charges. Review your plan materials for the details of your specific plan.

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.

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HOW TO ACCESS ID CARD INFORMATION

Online via myCigna.com

- › Visit www.mycigna.com
- › Login to myCigna
- › Scroll to the bottom & Click “Get an ID Card”
- › To print a temporary ID Card, click “Print” to the right of the member’s name



You can also access ID card information on the myCigna mobile app.

- › Download the mobile app
- › Login to the mobile app
- › Click ID cards from the home screen
- › Email or fax your ID card information straight from your phone

Already have an ID but haven't visited myCigna in a while?

That's okay! If you don't remember your ID and password, just click “forgot user ID” or “forgot password” on the registration page and we'll help you out!



QUICK TIP:

Your dental plan does not require permanent ID cards.

You can print temporary ID cards or download ID card information from the mobile app if you would like.

Together, all the way.®



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