

We give you  
more reasons to  
**smile**

EXTRA Savings on Dental Benefits

*Members can enjoy discounts*

on non-covered and covered services



CIGNA Dental is pleased to announce enhancements on the Dental PPO (DPPO<sup>1</sup>) and Dental EPO (DEPO<sup>2</sup>) plans to include **discounts on non-covered services**. Our DPPO network dentists have agreed to offer their negotiated contracted fees to our members for most non-covered services. **And the discounts also apply to covered services** when members exceed their annual maximum or other plan limitations, such as frequency, age or missing tooth. Effective January 1, 2008, members can begin to enjoy this value-added savings at no cost.

**How this Works...**

**Savings on Non-Covered Services**

Regardless of how comprehensive a dental plan is, there are times when a member may need treatment for a service that is not covered. This enhancement from CIGNA Dental, allows members to enjoy lower out-of-pocket expenses on non-covered services because the dentists in our DPPO network have agreed to extend their contracted fees to members.

- Members can obtain discounts on most services not covered under the DPPO or DEPO plan
- Members **must visit network** dentists in order to take advantage of the CIGNA Dental PPO discounted negotiated fees
- Members must verify that procedures are listed on the providers' fee schedules prior to receiving treatments
- Members are responsible for paying the negotiated fees directly to their network providers

**Sample Illustration of savings on non-covered services**

Jane Doe (child) plan doesn't cover orthodontia. She receives **orthodontic** treatment from an in-network provider. The provider's Usual, Customary and Reasonable (UCR) fee for this treatment case is approximately \$4,000. The provider's CIGNA Dental PPO contracted fee is approximately \$3,000. Jane's out-of-pocket cost will reflect \$3,000 on the EOB instead of \$4,000 because she has qualified for the discount even though her plan does not cover that particular service.

**Savings on Covered Services**

There are times when members delay treatment for covered services because they reach their annual maximum or other plan limitation. With this enhancement, they won't have to postpone treatment until the next plan year or substitute an alternate treatment. They can get the desired treatment when it's right for them by taking advantage of the discounts CIGNA Dental has negotiated with network providers. This translates to less out-of-pocket expenses for our members.

**Sample Illustration of savings on covered services**

John Doe exceeds his plan limitation on cleanings. His plan covers two cleanings annually and he needs a third cleaning. Instead of paying the provider's UCR fee of approximately \$85, his out-of-pocket cost will reflect approximately \$70 on the EOB – the provider's contracted fee.

**FUSION of Savings – A WIN-WIN for Members and Employers**

There are **NO COSTS** to employers and no impact to claims payment or processing fees. This is merely an expansion of plan coverage. Discounts will not apply if members visit non-participating dentists.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc., and its operating subsidiaries. The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries. The CIGNA Dental EPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc.



For more information, contact your broker or CIGNA representative today. Or, send us an e-mail at CIGNADentalSales@cigna.com.

<sup>1</sup>In Texas, the CIGNA Dental PPO product is referred to as the CIGNA Dental Choice Plan and in Arizona and Louisiana, the CIGNA Dental PPO product is referred to as the CG Dental PPO.

<sup>2</sup>Available only where allowed by law.