

We give you
more reasons to
smile

Your Questions Answered!

CIGNA Dental Care (DHMO*) Plan



You're being offered the CIGNA Dental Care (DHMO) plan – the plan that makes it easy and affordable to take care of your dental health.*

Q: How do I choose a dentist?

A: Select one from the Dental Office Directory and indicate your choice when enrolling. For the most current information on network dentists in your area, use the automated Dental Office Locator by calling **1.800.CIGNA24 (1.800.244.6224)**. Or visit our web site at www.cigna.com. Both are available 24 hours a day.

Q: How do I find out about the dentist's training and experience?

A: The provider directory on myCIGNA.com lists the network dentist's dental school and year of graduation. If you need more information, call the dentists you're considering and talk to them personally. Ask them about their experience and education. You can also call CIGNA Dental Customer Service at 1.800.CIGNA24 for more information.

Q: Can I change my office selection?

A: Yes. There are three ways to change your office selection: (1) go to myCIGNA.com (registration is required), (2) call Customer Service to speak to a friendly representative, or (3) follow the prompts from the main menu to use our automated Quick Transfer option. In most cases, the change will take effect on the first day of the following month.

Q: Can family members use different dentists?

A: Yes. Member's Choice allows family members to select their own network general dentists, regardless of location.

Q: What if I need to see a specialist?

A: No referral is required to see a participating orthodontist, or for your child to visit a pediatric dentist (up to age 7). However, other specialty care may require pre-approval. When referrals are necessary, your network general dentist will coordinate specialty care.

Q: If I just joined the CIGNA Dental Care plan, can I keep my current dentist?

A: If your current dentist is a CIGNA Dental Care network dentist, you can choose them as your network dental office. If the Dental Office Directory indicates that the office is not accepting new patients, please contact Customer Service at 1.800.CIGNA24 for assistance.

**Announcing
Enhanced E-Service!**

Instant access to the information you need
– from our Customer Service department
to your e-mail box!

Call us at 1.800.CIGNA24 to have important
information sent to you by e-mail – **instantly!**

- Patient Charge Schedule for your plan
- Customized Network Directory Listing for your area

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Q: Can I receive dental care if I haven't received my ID card yet?

A: Yes. Contact your selected network dental office and indicate you are a CIGNA Dental Care member. If for some reason your name does not appear on the dental office roster, the office will call us to verify membership. If a problem persists, contact Customer Service at 1.800.CIGNA24 for assistance.

Q: Are braces covered?

A: Orthodontic coverage for both children and adults is available – check your Patient Charge Schedule for details. If you started orthodontic treatment before you joined the CIGNA Dental Care plan, the financial arrangement you have with your orthodontist will not change. Call Customer Service to determine if any contribution from CIGNA Dental is available.

Q: Can I get a second opinion?

A: Absolutely, just call Customer Service. They'll help you make the arrangements.

Q: Do I have to pay the dentist when the services are performed?

A: Financial arrangements are established between members and their network dentists. Most dentists will work with their patients to arrange a payment schedule that is acceptable to both parties involved.

Enrolled members who register on myCIGNA.com will have access to the **Dental Treatment Cost Estimator!**

- Learn the approximate cost of a procedure or treatment (a group of procedure codes used to remedy a specific dental condition).
- Compare the cost of receiving treatment from a CIGNA network dentist to the cost of not having insurance.

All of this information is available to you – before you seek treatment!

Q: Can I be billed for services above the amount listed on the Patient Charge Schedule?

A: Procedures covered under the plan have fixed charges shown on the Patient Charge Schedule. Before dental treatment is performed, you should discuss your financial responsibility with your dentist. For covered procedures, network dentists have agreed to accept the amount listed on the Patient Charge Schedule; they are not allowed to bill members above that amount. If you have any questions, contact Customer Service at 1.800.CIGNA24.

Q: How do I handle dental emergencies away from home?

A: Call Customer Service for the name of a nearby network dentist. If one is not available, see any licensed dentist and we'll reimburse you for up to \$50 of your costs, less applicable patient charges unless otherwise noted in your plan.

Q: Are pre-existing conditions covered?

A: Generally, pre-existing conditions are covered. However, any treatment started before your effective date of CIGNA Dental Care coverage for crown or bridge, dentures, or root canal treatment in progress would not be covered.

*For more information, visit us on the web at www.cigna.com.
Or call CIGNA Dental Customer Service at 1.800.CIGNA24 (1.800.244.6224)*

"CIGNA Dental" refers to CIGNA Dental Health, Inc., and its operating subsidiaries and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc.