

A GUIDE TO YOUR CIGNA DENTAL PPO



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.² In fact, more than 90% of all diseases produce oral signs and symptoms.² So a healthier mouth may help you have a healthier life.

Cigna's Total 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 dental provider 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:*

- Preventive care (cleanings, x-rays and more)
- Basic care (fillings, basic restorative work)
- Major services (bridges, crowns and more)
- Orthodontics (some plans may include orthodontic coverage for children and adults)

*All group dental policies and benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your employer's plan documents.

Additional considerations:

- Many diagnostic and preventive care procedures are covered at no 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.
- If you visit a dentist or specialist for a second opinion, we will reimburse you according to your plan coverage.
- 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

Cigna Total DPPO Network provides access to the largest network of dentists contracted to discounted fee arrangements.³ As of 2015, we expect to have a total of 139,000⁴ unique dentists available at 347,500⁵ office locations. This means more convenience and greater savings for you.

Within Cigna Total DPPO, we offer two levels:

Cigna DPPO Advantage

95,000 dentists
237,500 locations
Average savings of 35%⁶

Cigna DPPO

44,000 dentists
110,000 locations
Average savings of 15%⁶

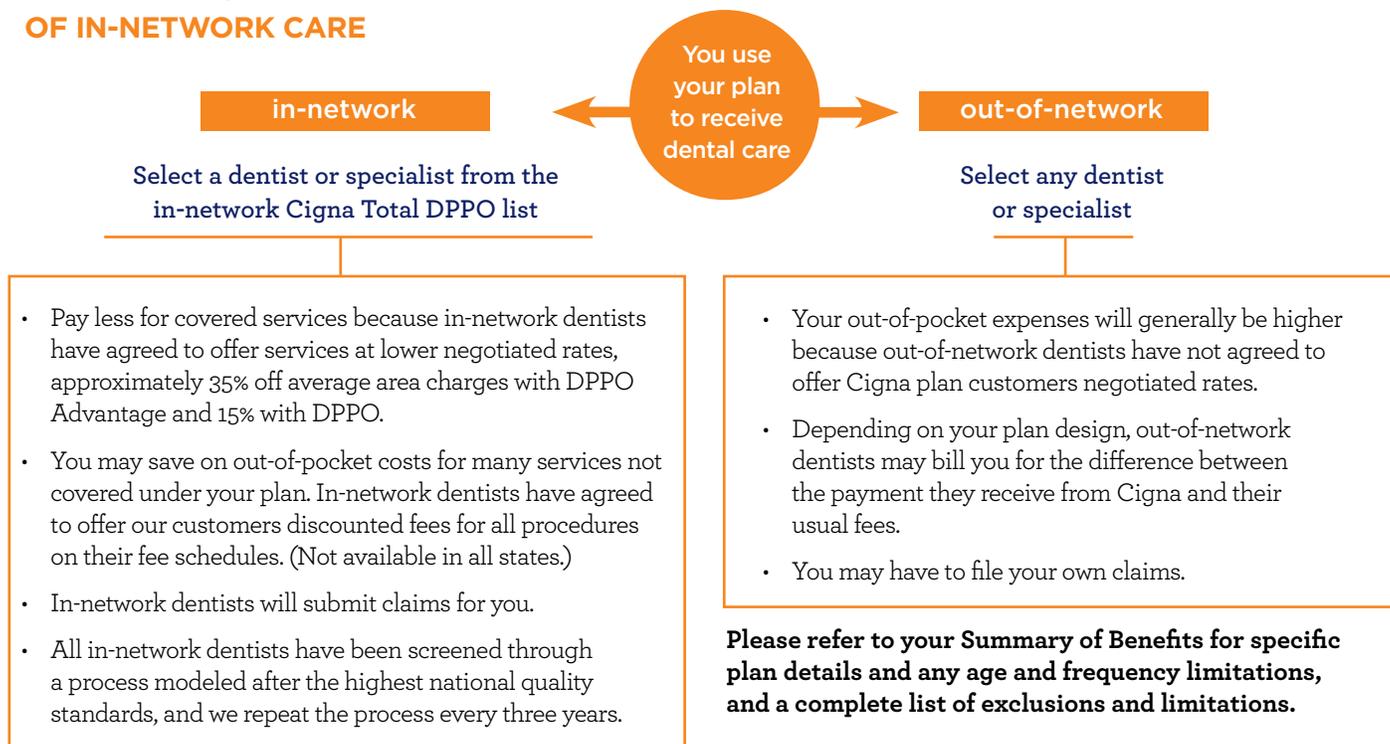
All participating dentists are consolidated into one directory, which you can easily search online at **Cigna.com** and **myCigna.com**.



ADDED BENEFITS FOR OUR DPPO CUSTOMERS

- Enjoy discounts on health-related products and services through Cigna Healthy Rewards[®].
 - 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 IN-NETWORK CARE



Customer tools – Knowledge is power

As you choose your dental provider, cost is an important factor to consider, as is experience and location. Cigna gives you personalized tools to help you make informed decisions about your dental health. These tools provide information about dentist care and cost savings, allowing transparent information sharing that saves you time and money.

- **Cost-effectiveness designation:** Within the myCigna.com directory, customers can research dentists using Cigna's star rating system to determine the level of potential savings. A dentist receives one, two or three stars from Cigna. The more stars, the greater the potential savings.
- **Dental care distinction:** Cigna helps you make dental care decisions by adding information within the online network directory to identify dentists who meet certain practice criteria.
- **Dental treatment cost estimator:** Customers can obtain personalized out-of-pocket cost estimates for over 400 common dental procedures and treatments. Dental procedure estimates will be specific to the dentist's contract and product with Cigna. Estimates are calculated in "real-time" and personalized using your specific plan benefits, deductibles, and applicable co-pay or coinsurance fees.

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 there for you – when and how you need us. 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 services

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

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.



Visit **myCigna.com** or call customer service at **800.Cigna24** (800.244.6224) for 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.



1. www.adha.org (American Dental Hygienist Association).
2. Academy of General Dentistry. *The Importance of Oral Health to Overall Health*. January 2012.
3. NetMinder. DPPO data as of March 2014, including combined reported Cigna Dental Radius Network® and Dental Network Savings Program 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.
4. January 2015 projection, as of April 2014.
5. January 2015 projection, as of April 2014.
6. 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.

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