CUSTOMERS WHO NEED MORE GET MORE



Get the dental services you need for your medical condition. And get your money back too.

What is the Cigna Dental Oral Health Integration Program?

It's a program that reimburses out-of-pocket costs for specific dental services used to treat or help prevent gum disease and tooth decay. The program is for people with certain medical conditions that research shows may be impacted by dental care. There are other perks to the program too, like discounts on prescription and non-prescription dental products and information about behaviors that can affect oral health. There's no additional cost for the program – if you qualify, you get reimbursed!*

Do I qualify?

If you have a Cigna dental plan, you're eligible for the program. It doesn't matter if you have a Cigna medical plan or not. The only requirement is that you have one of the following medical conditions:

- · Diabetes
- Heart disease
- Pregnancy
- Stroke
- · Organ transplants
- · Chronic kidney disease
- · Head and neck cancer radiation

*You do not need to meet your plan's deductible to receive reimbursement for these services. However, any reimbursement you receive will apply to and is subject to your plan's annual maximum.

If my dental coverage has a plan maximum or deductible, how do procedures covered under the program get applied?

Any procedures covered under the program are not applied toward your plan's annual deductible; however, do count towards your plan's annual maximum.

If I go out-of-network, will the services covered under this program still apply?

If your plan does not include coverage for out-of-network services, then you must use a dentist in your plan's network for coverage under this program to apply. If your plan includes out-of-network coverage, you will be reimbursed for your covered expenses whether you choose to use an in-network or out-of-network dentist. However, if you use an out-of-network dentist you may have out-of-pocket costs because the dentist may choose to bill you for charges that are in excess of what your plan reimburses for covered expenses.

Research shows an association between oral health and overall health. By getting the right oral health care, along with regular medical treatments, high-risk individuals may be able to improve their overall health.







Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, and/or Cigna Dental Health, Inc. and its subsidiaries.

What dental services are covered under the Cigna Dental Oral Health Integration Program?

Check the chart below to see which dental services are covered for each qualifying medical condition.

	Periodontal treatment and maintenance ¹	Periodontal evaluation	Oral evaluation ²	Cleaning ³	Emergency palliative treatment ⁴	Flouride – topical application and varnish ⁵	Sealants⁵
Diabetes	✓						
Heart disease	✓						
Pregnancy	✓	✓	✓	✓	✓		
Stroke	✓						
Chronic Kidney Disease	✓					✓	✓
Head and neck cancer radiation	1					√	√
Organ transplants	✓					✓	✓

- 1. D4910: Four times per year
- 2. D0120, D0140, and D0150: One additional evaluation.
- 3. D1110: One additional cleaning.

What other perks does the Oral Health Integration Program include?

Dental care doesn't just happen at the dentist's office. So when you submit a Registration Form, you'll get up to 50 percent off average retail prices on the following prescription dental products through Cigna Home Delivery Pharmacy^{SM*} – no matter who your pharmacy carrier is:

- · Chlorhexidine prescription anti-bacterial rinses
- Flouride prescription toothpaste
- · Flouride prescription rinses
- · Flouride prescription gels

You can also ask for free samples and other discounts on non-prescription dental products.

When you submit a Registration Form, you can also choose to get information on how stress, fear of going to the dentist and tobacco use can affect your oral and overall health. But more importantly, we'll tell you what you can do to overcome these destructive behaviors.

* You should check any insurance or other benefits you have before using these discounts, as those benefits may result in lower costs to you.

- 4. D9110: No limitations
- 5. D1206, D1208 and D1351: All other limitations apply.

How does it work?

If you have a medical condition that qualifies to get any of the covered dental procedures in the table above, you'll get reimbursed for 100% of your copays (the fixed amount you pay at your dental visit) or coinsurance (a percentage of the cost that you owe).

Here's how to get reimbursed:

- Fill out the Registration Form. This is required only one time per qualifying medical condition. You can find it on myCigna.com, Cigna.com or by calling the number on your ID card. Remember to check off any additional information you may want about Cigna Home Delivery Pharmacy discounts and/or behaviors that can affect oral health.
- 2. Mail in your completed form to Cigna at the address listed on the Registration Form.
- 3. Visit your dentist and pay your usual copay or coinsurance amount for the covered service. We'll send your reimbursement within 30 days.



The Cigna Dental Oral Health Integration Program may not be available under your specific plan. Check your plan documents or call the number on your Cigna ID card for information about your plan.

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