HELP PROTECT YOUR ORAL HEALTH AND YOUR BUDGET

2020 Cigna Dental Care® Prepaid Plan

It’s time to learn about your dental plan options for next year.

As a State of Tennessee employee, you’re eligible to elect the Cigna Dental Care (DHMO) Prepaid plan. This fall, you can enroll in and make benefits changes for most programs during these dates:

- State and higher education employees: September 30 to October 11, 2019. Enrollment ends on October 11, 2019, at 4:30 pm (CST).
- Local education and local government employees: September 30 to October 25, 2019. Enrollment ends on October 25, 2019, at 4:30 pm (CST).
- Retirees: September 30 to October 25, 2019. Enrollment ends on October 25, 2019, at 4:30 pm (CST).

Together, all the way.”

Cigna.

Cigna Health and Life Insurance Company or its affiliates
Selecting a dental plan is an important decision.

**Consider the 2020 Cigna Dental Care Prepaid Plan**

Dental care needs can be hard to predict. You can prepare now by selecting a General Dentist from the Cigna Dental Care network for the State of Tennessee plan. The plan works much like a medical HMO, in which you select a Primary Care Provider to manage your care. The Cigna Dental Care Prepaid plan is designed to help keep dental expenses affordable, while providing quality care to you and your family.

The checklist below can help you decide what's most important for you and your family. Simply check “yes” or “no,” and then read the instructions below the chart.

**Is the Cigna Dental Care Prepaid Plan right for you?**

<table>
<thead>
<tr>
<th>CIGNA DENTAL CARE PREPAID PLAN FEATURE</th>
<th>WHAT IT MEANS TO YOU</th>
<th>IMPORTANT TO YOU?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed copays</td>
<td>When you enroll in a Cigna Dental Care (DHMO) Prepaid Plan, you receive a Patient Charge Schedule, or “PCS.” The PCS lists the specific dental procedures covered by the plan and the amount you pay the dentist. These copays apply even if you see a specialist.</td>
<td></td>
</tr>
<tr>
<td>Access to a Cigna Dental Care dentist in the State of Tennessee plan where you need one</td>
<td>Cigna Dental Care has a network of available providers for the State of Tennessee plan. This helps you and each of your enrolled family members choose a network dental office that’s convenient to your home, work or school.</td>
<td></td>
</tr>
<tr>
<td>No deductibles or waiting periods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No annual or lifetime dollar maximums</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No paperwork</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Care</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Count the boxes you checked “yes” and “no.” If more boxes are checked “yes,” the Cigna Dental Care Prepaid Plan may be the right option for you!**

The Cigna Dental Care Prepaid plan for the State of Tennessee Group Insurance Plan may not be available in every state. There are no out-of-network benefits for the Cigna Dental Care Prepaid plan, except where required by law.

**Why choose the 2020 Cigna Dental Care Prepaid Plan?**

It’s easy to use.

- Prior to enrolling in the Cigna Dental Care Prepaid plan you can find a network dentist at Cigna.com/sites/stateoftn.
- When signing up, you must choose a Cigna network general dentist in the State of Tennessee plan who will handle all of your dental care. If you need assistance in selecting a dentist, contact Cigna at 800.997.1617.
- Once enrolled with the Cigna Dental Care Prepaid plan, you can find or change dentists on myCigna.com (registration required) or by calling State of TN customer service at 1.800.997.1617.
- After you sign up, Cigna will mail you a Patient Charge Schedule (or “PCS”) that lists the copays for covered services. You can also view/download a copy on myCigna.com.
- ID cards, even though not required, will be issued. You can also request or print one anytime at myCigna.com.
- There are no claim forms to submit when using network dentists. When your PCS lists a copay, pay that amount to the dentist directly after you receive care.
- If you need to see a network dental specialist, your network general dentist will handle the referral paperwork for you. Children can see a pediatric dentist up to age 13. Referrals are required for all network specialists except orthodontists and pediatric dentists. The copays on your PCS also apply to covered network specialist care. If you go to a network specialist, there may be a different copay than for your general dentist.
- If you want a second opinion, you can get one at no additional charge. Our knowledgeable, friendly customer service representatives can provide the details.

And it’s budget friendly

- No additional charge for most preventive services. (A copay for the office visit is required.)
- When there is a cost, you’ll pay a set amount (copay) for services covered by your plan.
- Network dentists aren’t allowed to charge you more than the copay amount for covered services. There may be an additional charge for lab fees if you will be required to pay.

**Saving money is simple.**

NO extra charge for most preventive services such as exams, x-rays and routine cleanings.

* Make sure to confirm that your current dentist is in the Cigna Dental network for the State of Tennessee plan if you want them to continue receiving treatment from them and receive the most from your plan benefits.