



A GUIDE TO YOUR CIGNA DENTAL PPO

Together, all the way.®



Offered by Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company.

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Routine dental care does more than just brighten your smile.

Research shows that individuals who get recommended preventive dental care save, on average, 31% on future dental costs. For individuals who don't get recommended preventive care, their future dental costs increase by an average of 43%.¹ A healthier mouth offers savings you can smile about.

The Total Cigna 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 dentist from one large network directory that is easily accessible and available online. Our online tools allow you to make more informed decisions about your dentist and your dental care.

Understand how your plan works

When you choose an in-network dentist, your coverage includes a wide range of services after you satisfy any potential waiting period and meet your deductible.

Your plan includes coverage for preventive dental care services, including cleanings, x-rays and more, at no additional cost or at a reduced cost to you.*

Important factors to consider

- › For procedures other than diagnostic or preventive 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.
- › You don't need to select a primary care dentist.
- › You don't need a referral to receive care from a specialist.



The Cigna Total DPPO offers two levels of in-network benefits to help you maximize choice and savings

There are two levels of benefits available within the Total Cigna DPPO network.

Cigna DPPO Advantage	Cigna DPPO
When you visit a Cigna DPPO Advantage dentist, covered services will be processed at a higher benefit level. This may result in a lower cost to you.	When you visit a Cigna DPPO dentist, covered services will be processed at a lower benefit level. This may result in higher costs to you.

Use our online directory to find a dentist that's right for you

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

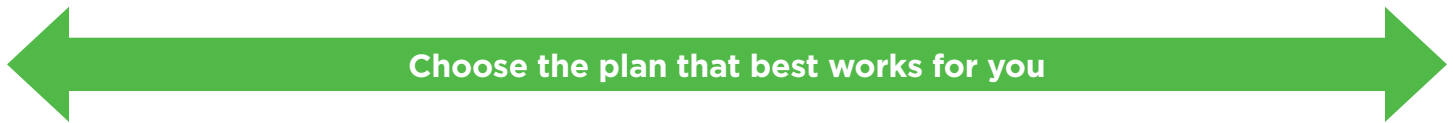


Additional programs for our DPPO customers

- › Enjoy discounts on health-related products and services through Cigna Healthy Rewards^{®.2}
- › The Cigna Dental Oral Health Integration Program[®] offers enhanced dental coverage and more for individuals 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. Individuals who qualify get reimbursed 100% of coinsurance for certain related dental procedures** and are eligible for other perks, as well.

*Most plans limit cleanings and bitewing x-rays to two per calendar year, and full mouth/panorex x-rays to one every three calendar years. See your plan documents for a list of covered and non-covered services under your specific plan. You must enroll in the program prior to receiving dental services to be eligible for reimbursement. **Deductible does not apply. Reimbursement counts toward and is subject to annual benefits maximum for DPPO plans. Review your enrollment materials for complete details and a list of covered services.

The benefits of network care



In-network

Select a dentist or specialist from the network list

- You'll pay less for covered services because network dentists have agreed to offer services at lower negotiated rates.
- You may save on out-of-pocket costs for many services not covered under your plan. Network dentists have agreed to offer our customers discounted fees for all procedures on their fee schedules. (Not available in all states.)
- Network dentists will submit claims for you.
- All network dentists have met Cigna credentialing requirements based on national standards, and we repeat the process every three years.

Out-of-network

Select any dentist or specialist

- Your out-of-pocket expenses will generally be higher because out-of-network dentists have not agreed to offer Cigna plan customers negotiated rates.
- Depending on your plan design, out-of-network dentists may bill you for the difference between the payment they receive from Cigna and their usual fees.
- You may have to file your own claims.

Please refer to your Summary of Benefits for:

- Specific plan details
- Any age and frequency limitations
- A complete list of exclusions and limitations

Enroll today

Make sure that you don't miss your opportunity to enroll for valuable dental coverage. 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.



Questions? We're here to help.

800.Cigna24 (800.244.6224)

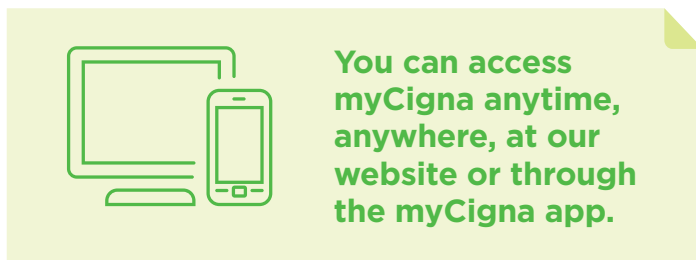
We offer live customer service 24/7/365 with translation services in 150 languages and dialects

Convenience at your fingertips, with myCigna.com and the myCigna® app.

At Cigna, we think that dental care should be easy. Our easy, user-friendly online tools³ include:

- › **Brighter Score® feature.** Use this score to compare dentists, based on affordability, patient experience and professional history.
- › **Office reviews and comparisons.** Read verified patient reviews and view dentist profiles, including pictures and videos.
- › **Online appointment scheduling.** If your dentist offers this service, you can book appointments online and then receive reminders.
- › **Enhanced search and transparent pricing.** Search by dentist or procedures to estimate out-of-pocket costs, including coinsurance and deductibles, for your specific plan.

These tools can help you make better care and cost choices for your family.



We're dedicated to helping you stay healthy.

There's a direct connection between dental health and whole-body health.⁴ That's why we provide the tools, support and services you need to maximize your dental benefits. Enroll today and take advantage of plans designed to help you live a healthier life.

1. "Preventive Dental Treatment Associated with Lower Medical Utilization and Costs." National study of Cigna customers with dental and medical coverage, presented at the International Association for Dental Research Meeting, March 2015, Boston, and updated with additional data, October 2018. Individual results may vary.
2. Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time.
3. Actual features may vary by dentist and plan type. Brighter Score, dentist profiles, patient reviews, appointment scheduling and other dentist directory features are for educational purposes only and should not be the sole basis for decision making. They are not a guarantee of the quality of care that will be provided to individual patients and you should consider all relevant factors when selecting a dentist.
4. "Oral Health: A window to your overall health." Mayo Clinic. June 4, 2019. <<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>>

The dentists who participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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You can also depend on myCigna for:

- › Plan details
- › Oral Health assessments and quizzes
- › Viewing or printing your ID card
- › Claim information
- › Discounts on a variety of health and wellness products and services²

