

LEARN MORE ABOUT YOUR DENTAL AND PLAN BENEFITS



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Together, all the way.®

Offered by Cigna Health and Life Insurance Company or its affiliates

929653 b 08/20





YOUR PLAN OPTIONS



A dental plan that gives you choice

Dental Preferred Provider Organization (DPPO)

- You can choose to use any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network
- You can see a specialist without a referral
- You'll pay an annual amount – deductible – before your plan begins to pay for covered costs
- Once you meet your deductible and satisfy any waiting period, you'll pay a portion of your covered dental care costs – coinsurance – and the plan pays the rest
- [Total Cigna DPPO, Cigna DPPO or Cigna DPPO Advantage] network dentists will submit claims for you. Your plan will then pay the dentist or you (based on the claim form)
- The amount your plan pays depends on:
 - The coinsurance level for the service you received
 - Which dentist you visit
 - If you've paid your deductible and/or reached your calendar year maximum
- Once you reach the plan's calendar year maximum, your plan will no longer pay a portion of your costs during that plan year



Your coverage

PERCENTAGE YOUR PLAN PAYS		
	Total Cigna DPPO	Cigna DPPO Out-of-network*
Class I – Diagnostic & Preventive	Plan Pays 100% No Deductible	Plan Pays 100% No Deductible
Class II – Basic restorative**	Plan Pays 80% after Deductible	Plan Pays 80% after Deductible
Class III – Major restorative**	Plan Pays 50% after Deductible	Plan Pays 50% after Deductible
Class IV – Orthodontia**	Plan Pays 50% after Deductible	Plan Pays 50% after Deductible
Class IX– (Implants)**	Plan Pays 50% after Deductible	Plan Pays 50% after Deductible
	Individual	Family
Annual deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Calendar-year maximum	\$2,000	\$2,000
Lifetime maximum: Orthodontia	\$2,000	\$2,000



Thousands of dentists, one directory

- With the Total Cigna DPPO network, you have a choice of over 150,000* dentists nationwide.
- The Total Cigna DPPO network is made up of two separate networks. They're known as the Cigna DPPO Advantage and the Cigna DPPO. Each network offers different levels of coverage.
- All participating dentists are combined into one directory, which you can easily search online at Cigna.com® and via the myCigna® website or app.

Cigna DPPO Advantage

- Highest benefit level and may result in a lower cost to you

Cigna DPPO

- Lower benefit level than DPPO Advantage

* 2019 year-end unique dentist count for Cigna Total DPPO Network. Subject to change.



A health plan that gives you savings and predictability.

Cigna Dental Care[®] (DHMO)*

- You choose a primary care dentist in the Cigna Dental Care[®] network where you can receive all your care
- You can change your network dentist at any time
- You can use a pediatric dentist up to age 13
- By using dentists in the Cigna Dental Care[®] network you may pay less than you would with other types of dental plans
- You pay the charge for each service listed on your Patient Charge Schedule
- No deductible or calendar year maximums, and predictable costs based on your patient charge schedule
- There is no out-of-network coverage (except in emergencies)**

* The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including, but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna Dental Care[®] (DHMO) product availability varies by state and is subject to change.

** There are no out-of-network benefits with a Cigna Dental Care[®] plan except in the case of emergencies. For residents of MN and OK coverage is available out-of-network..



DHMO Cigna Dental Care[®]

Coverage with no deductibles or waiting periods*

Examples of covered services*



- ✓ Preventive care, such as cleanings and exams, at no added or low cost
- ✓ Additional cleanings, fluoride and fluoride varnish available for a copay
- ✓ Temporomandibular joint (TMJ) diagnosis
- ✓ General anesthesia/IV sedation when medically necessary
- ✓ Coverage for brush biopsy, a noninvasive diagnostic procedure for detecting oral cancer
- ✓ Coverage for teeth whitening (take-home bleaching gel with trays) and athletic mouth guards
- ✓ No age limit on sealants
- ✓ Coverage for advanced procedures like crowns and bridges over implants
- ✓ Second opinions covered
- ✓ Emergency care
- ✓ Orthodontic coverage for children AND adults

* Plan copay and coinsurance requirements apply. Not all services are covered.





HELP WITH YOUR ORAL HEALTH

Programs and services



Save money with and better manage medical conditions with better oral care

Cigna Dental Oral Health Integration Program[®]

- 90% of all systemic diseases have oral symptoms.*
- If you're living with a certain chronic condition or if you are pregnant, the Cigna Dental Oral Health Integration Program^{®**} provides reimbursement for certain dental services to help reduce the impact dental conditions can have on your condition.
- If you have Cigna medical and dental coverage, have a diagnosis for a certain chronic health condition and have not seen a dentist in over seven months, we'll reach out and remind you to make an appointment.^{***}
- We also work together with dental providers to help protect you and your family from medication misuse, addiction and overdose.

* Colgate Professional, "Oral Health and Overall Health: Why A Healthy Mouth Is Good For Your Body," <https://www.colgateprofessional.com/education/patient-education/topics/systemic/why-a-healthy-mouth-is-good-for-your-body>. Accessed July 2020.

** You must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.

*** Program only available for pre-approved clients. Product availability may vary by location and plan type and is subject to change.



Cigna Dental Oral Health Integration Program[®]

More programs

Available to ALL Cigna Dental customers with qualifying condition(s) who enroll in the program

More wellness

Articles on behavioral issues linked to oral health

Dental services	Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Head and neck cancer radiation
Periodontal treatment and maintenance (D4341, D4342, D4910 ¹)	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation (D0180)				◆			
Oral evaluation (D0120 ² , D0140 ² , D0150 ²)				◆			
Cleaning (D1110 ³)				◆			
Scaling in the presence of inflammation – Full Mouth (D4346 ³)				◆			
Emergency palliative treatment (D9110 ⁴)				◆			
Topical application of fluoride and topical application of fluoride varnish (D1206 ⁵)					◆	◆	◆
Topical application of fluoride – excluding varnish (D1208 ⁵)					◆	◆	◆
Sealants (D1351 ⁵)					◆	◆	◆
Sealant repair – per tooth (D1353 ⁵)					◆	◆	◆

1. Four times per year. 2. One additional evaluation. 3. One additional cleaning. 4. No limitations. 5. Age limits removed, all other limitations apply.



More than just dental benefits

**Cigna
Healthy
Rewards^{®*}**

Discounts on a full range of health and wellness programs and services

* Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**





WE'RE HERE FOR YOU

Tools and resources



We're here 24/7/365



By phone – 800-244-6224

- Call anytime day or night for live customer service
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
- Get help finding a dental office
- Check your eligibility



myCigna® – online or through the app

- Review your plan information and check a claim status
- Find network dentists
- Print temporary ID cards
- View year-to-date dental costs and estimate approximate costs prior to treatment
- Take oral health assessments that you can share with your dentist
- Find Healthy Rewards® discount information
- Brighter Score® feature.* Use this scoring method



to compare dentists

- Convenient, online scheduling with dentists who offer this service*
- Insightful customer reviews to guide smart choices

* Actual features may vary by dentist and Cigna Dental plan type. For Cigna Dental Care® (DHMO) plans, appointment scheduling feature is only available with network specialists who offer this service (not available with network general dentists or pediatric dentists). These 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 delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.

** The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



myCigna® app users log in with just one touch.**

Access your account with just a fingerprint on any compatible device.





Q&A

What you want to know

