

*We give you more  
reasons to smile*

# smile

C I G N A D E N T A L



# Overview

## Cigna Dental plans and how they work

- Cigna Dental Care (DHMO)
- Cigna Dental PPO (Core Network)

## Resources

## Question & Answer Session



# Cigna Dental Care (DHMO)

- Copay for some preventive & diagnostic dental care services
- No deductibles, dollar maximums, or claim forms to file
- Select a network general dentist; referrals may be necessary for specialty care
- Orthodontic coverage for children and adults;
  - ✓ Lifetime Maximum: 24 months
- Second opinions covered at no charge



# Cigna Dental PPO (Core Network)

## *Freedom of Choice*

### **Dental PPO Providers**

- Coinsurance based on contracted fee
- Not responsible for charges in excess of usual and customary (U & C)
- Dentists responsible for filing claims

### **Non-Dental PPO Providers**

- Coinsurance based on dentists' actual charges
- You are responsible for charges in excess of usual and customary (U & C)/ Max Allowable Charge
- You may have to file claims for reimbursement
- Dental Network Savings Program (DNSP)



# Cigna Dental PPO (Core Network)

- Preventive & diagnostic services are covered at 100% In-Network
- Calendar Year Maximum \$1,000 per person
- Annual Deductible: \$50 per person/\$150 per family
- Orthodontic coverage not available
- Network dentists participate in CIGNA Dental's Quality Management Program, which monitors quality of care and patient satisfaction
- Save more on covered services when you visit an in-network dentist
- No referrals necessary for specialty care



# DHMO and DPPO Plan Comparison Example\*

	DHMO Network	DPPO In-Network	DPPO Out of Network
Procedure	Composite (white filling)	Composite (white filling)	Composite (white filling)
Dentist's Fee based on Usual, Customary, and Reasonable (UCR)	\$500	\$500	\$500
Plan Pays	100%	80%	60%
Out of Pocket Costs	\$0	\$100	\$200

\* For illustrative purposes only; Actual savings will vary based upon procedure, geographic location and the individual dentist's contracted fees.



# Treatment in Progress

## Transition of Care

- If you have started a procedure (i.e. a root canal or a crown), under the previous carrier that will be finished under Cigna, that treatment will continue to be covered by your current dental carrier until completed.
- If you or your dependent are in the middle of orthodontic treatment, this is referred to as Orthodontia in Progress (DHMO Only). CIGNA will take over responsibility of your treatment plan up to the Lifetime Maximum. Your Orthodontist will need to provide a treatment plan to CIGNA



# Finding a Network Dentist

- Web site search at:
  - [www.cigna.com](http://www.cigna.com)
  - [www.myCIGNA.com](http://www.myCIGNA.com) (after enrollment)
- If your dentist is not in a Cigna network, you can request that they join by submitting a Dental Provider Request form or contacting customer service at **1-800-238-5834**
- If your current dentist does not participate in the Cigna Dental PPO “Core Network”, you have the option of using your out-of-network benefits through the Dental Network Savings Program



# Cigna Dental Care (DHMO)/Dental PPO –Core Network

## Accessing Care

- You will receive a DHMO ID or Dental PPO Card in the mail after Enrollment
- This card is not required in order to receive care



# myCigna.com

myCigna provides you and your enrolled dependents access to:

- Personalized benefit information
- Finding an in-network provider
- Printing temporary ID cards and/or requesting replacement ID cards
- Viewing eligibility status
- Downloadable Claim forms (DPPO only)
- Viewing claim status (DPPO only)
- Request to change assigned provider (DHMO only)
- Cigna's Healthy Rewards Program



# Healthy Rewards<sup>SM</sup>

Significant discounts on many specialty services, such as:

- Massage Therapy
- Acupuncture
- Chiropractic Care
- Hearing Care
- Laser Vision Care
- Dental Products
- Eyeglass Lenses and Frames/Contact Lenses
- Tobacco Cessation & Solutions
- Fitness Club Membership
- Natural Supplements
- Weight Management



# Things to Remember

- Calendar Year Maximum (\$1,000) DPPO Plan
- Annual Deductible \$50 individual/\$150 family (DPPO)
- Orthodontia Lifetime Maximum (24 months) DHMO Plan
- CIGNA Dental ID cards will be mailed to your home



# Cigna Customer Service Line

- Toll-Free Customer Service available 24 hours a day and 7 days a week, call **1-800-238-5834** for assistance
- Helpful representatives are available to assist you with inquiries on:
  - DHMO/DPPO Plan Benefits
  - Treatment In Progress
  - Locating a Provider
  - Requesting a Provider



## Question and Answer

*Thank you for your time!*

*We look forward to having you as a  
Cigna Dental Member!*

