



A HEALTHY SMILE STARTS HERE

Cigna Dental Indemnity plan

Together, all the way.®



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

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Good oral health is important for a healthy smile. And a healthy body. With Cigna's Traditional Dental Indemnity plan, you get coverage that's easy to use. At a wallet-friendly price. Now that's something to smile about.

The importance of regular dental care

A healthy smile starts with preventive care. That means taking care of your mouth before problems start. Regular dental care helps catch minor problems before they become major. And expensive to treat. It also helps you stay healthy. Gum disease is linked to preterm birth, heart disease, stroke, diabetes, osteoporosis and other health issues.¹

Cigna's Dental Indemnity plan includes coverage for preventive care at little or no charge.²

Did you know?

Healthy gums may help reduce the risk of preterm birth³

Women with gum disease may have a higher risk for preterm, low birth weight deliveries. And women with chronic gum disease during the second trimester may be up to seven times more likely to give birth prematurely.

The good news? Women treated for gum disease have a major reduction in preterm birth.

Healthy gums may lead to a healthier heart⁴

People with advanced gum disease may be more likely to have heart disease than those with healthy gums. Bacteria and their by-products from the gum tissues may enter the blood stream. This could cause small blood clots that may lead to clogged arteries.

The good news? Gum disease is preventable and treatable.

Healthy gums may help control blood sugar⁵

As a general rule, diabetics have a tougher time healing. Research shows they suffer greater tooth loss than patients without diabetes.

The good news? Treating gum disease has been shown to help manage diabetes.

The Cigna Traditional Dental Indemnity plan

The Dental Indemnity plan offers you freedom and choice. Consider these benefits:

- ▶ You can get dental care from **any** licensed general dentist or dental specialist. Your covered family members can too.
- ▶ You must satisfy your waiting period and meet any deductibles before coverage starts. A deductible is a dollar amount you must pay before eligible costs are covered.
- ▶ Once you meet your deductible, you'll pay a coinsurance at the time of service. A coinsurance is a percentage of the dentist's contracted charges. See your summary of benefits to find your coinsurance percentage.
- ▶ Either you or your dentist will file the claim. We make payments based on the information we get. To print a claim form, go to **myCigna.com** or **Cigna.com**.
- ▶ You'll be paid back for all or part of your costs for covered procedures. Up to the plan's dollar maximum. You pay the difference up to the dentist's usual fees.

- › You can find the cost of your care before getting the service. Just ask your dentist to submit a predetermination of benefits. This will explain the benefits and show what would be covered. And how much you would have to pay. You and your dentist can use this document to plan your treatment and payment.
- › You don't need to choose a primary care dentist.
- › You don't need a referral to get specialist care.
- › You don't need an ID card to get dental care.

What's covered

The Dental Indemnity plan offers coverage for a wide range of services, including:

- › Preventive care (cleanings, X-rays and more)
- › Basic care (fillings, basic restorative work)
- › Major services (bridges, crowns, root canals and more)
- › Some plans may include orthodontic coverage for children

Please see your summary of benefits for plan details. Any applicable age and frequency limitations will also be included. Your enrollment materials have more information on the plan.

What's not covered

Below are some services not covered under the plan:

- › Not all preventive care services are covered. For example, athletic mouth guards are generally not covered.
- › Non-orthodontic treatment in progress is generally not covered. For orthodontic treatment, plan terms and conditions apply. If included with your plan, orthodontic treatment is subject to a lifetime maximum.
- › Non-orthodontic treatment already in progress on your effective date of coverage. For orthodontic treatment in progress, plan terms and conditions apply. If included with your plan, orthodontic treatment is subject to a lifetime maximum.
- › Any services or supplies whose main purpose is to change vertical dimension or diagnose/treat conditions of the temporomandibular joint (TMJ)
- › Appliances may be eligible for replacement if they are lost, stolen or damaged after five years of the initial install and are no longer usable.

After you enroll

- › Use your plan's preventive care benefits. This can help avoid costly procedures in the future.
- › Keep a copy of your summary of benefits. It lists the benefits that are covered. As well as your financial responsibility.
- › Check your plan documents for more information on your dental benefits.
- › You can print an ID card on **myCigna**. You must first register to use this site.
- › Questions about your dental coverage? Visit **myCigna.com**. Or call customer service at **800.Cigna24 (800.244.6224)**.

- › Replacement of fixed and/or removable appliances that have been:
 - Lost
 - Stolen
 - Damaged due to abuse, misuse and neglect
- › Cosmetic dentistry or cosmetic dental surgery (services only to improve appearance)

This is not a complete list. For more information, including any applicable waiting periods and frequency limitations, see your summary of benefits. For a complete list of both covered and non-covered services, see your plan documents.

Enrollment is easy. Follow these simple steps.

1. Review your plan materials.
2. Enroll. Fill out and sign the paper enrollment form and return it to your employer. **Note:** If your employer has a different process, follow their instructions.

The information you want, when you want it

We give you the tools you need to:

- › Manage your dental benefits
- › Find dental health information and resources

Self-service – at your fingertips

Register at **myCigna.com** for quick and easy access to personalized information about your dental benefits. You can:

- › View your summary of benefits and other information about your plan
- › Check the status of a claim
- › Learn about your plan
- › Print an ID card

Dental treatment cost estimator

The **dental** directory on **myCigna.com** can help you find a dentist and learn about the cost. The treatment cost estimator is easy to use. You can learn what you might need to pay out-of-pocket for more than 400 common dental procedures and treatments. That means you'll know the costs that your plan doesn't cover and what you will have to pay, making it easy to:

- › Plan for treatment(s) or procedure(s)
- › Estimate your out-of-pocket costs
- › Help decide how much money to put in your flexible spending account (if you have one)

Dental health content on WebMD

Visit WebMD for medical and dental health education and interactive tools. You can find over 400 articles on:

- › Daily dental care
- › Treatments
- › Solutions to common dental problems
- › And much more

Service you may not expect from a dental plan

At Cigna, we care about your dental health. And your overall health. We make it easy to get the care you need, with tools, resources, and 24/7 customer service.

Cigna Healthy Rewards⁶

Staying healthy is easier with Cigna Healthy Rewards[®]. You get discounts on a variety of health and wellness products and services. Visit **myCigna.com** to find Healthy Rewards discounts. You can also print an ID card from the site. You may need to show a Cigna Dental ID card for savings.

drugstore.com⁷

Through Cigna Healthy Rewards, you can save on oral care products when you shop at drugstore.com[™]. Just enter drugstore.com through **myCigna.com**. You'll automatically save 5% on all nonprescription products.

Customer service

At Cigna, we're with you every step of the way. Our dedicated team of trained service professionals is ready to help answer your questions. Do you have questions about your coverage or a claim? Do you need help finding a dentist? Just call **800.Cigna24 (800.244.6224)**. Services include:

- › Dental office locator
- › Eligibility and benefits verification
- › Claim status
- › And much more



1. "Oral Health in America: A Report of the Surgeon General (Chapter 5)". National Institute of Dental and Craniofacial Research. March 2014. <http://www.nidcr.nih.gov/DataStatistics/SurgeonGeneral/sgr/chap5.htm>
2. Not all preventive care services are covered. For example, athletic mouthguards and prescription dental products are generally not covered. See your plan documents for details, including a complete listing of both covered and non-covered services.
3. "Dental Care During Pregnancy". Brar, Deepi. Health Day. March 2015. <http://consumer.healthday.com/encyclopedia/dental-health-11/misc-dental-problem-news-174/dental-care-during-pregnancy-643496.html>
4. "Study: Poor Oral Hygiene Habits May Increase Hypertension Risk". American Academy of Periodontology. July 2015. <<https://www.perio.org/consumer/hypertension-oral-hygiene>>
5. "Periodontal Health an Important Factor in Better Diabetes Control". American Academy of Periodontology. Accessed November 2015. <https://www.perio.org/consumer/EFP_Diabetes>
6. *Healthy Rewards is a discount program. **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.
7. drugstore.com is a trademark of drugstore.com, Inc.

All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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