# Welcome to your Cigna Dental Care® Plan

## THANK YOU FOR CHOOSING CIGNA DENTAL CARE®.

Your Cigna Dental Care® plan offers features including no deductibles and no calendar year or lifetime maximums. We've made it easy for you with no forms to file and no waiting periods for coverage. Our Cigna Dental Care® plans offer rich comprehensive benefits and depending on your Patient Charge Schedule (PCS), may include additional coverages such as orthodontia, implants and teeth whitening. You may also be eligible to enroll in the Cigna Dental Oral Health Integration Program® to better manage medical conditions through specialized preventive dental care. All covered services and your share of out-of-pocket costs are clearly listed on your Patient Charge Schedule (PCS), making your plan easy to navigate and use. Services not listed are generally not covered by the plan. By keeping the focus on simplicity, we can help you take charge of your dental care and overall health.

### Unlock the full value of your plan and get started with myCigna.com

From programs that help improve your health to tools that help you manage your health spending, there's so much you can do on **myCigna.com**® and the **myCigna App**®.[1]

- Find in-network dentists and filter for criteria, e.g., location, hours, languages, and more.

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See footnote references at the end of this document.

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- Compare dentists using Brighter Score™. Each score is based on patient experience and professional history.[2]
- Review coverage details.
- Use the click-to-chat feature to connect with a live Cigna Healthcare rep.
- Access your ID card.

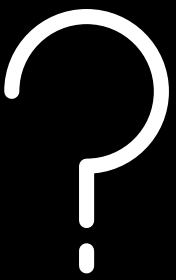
**Not registered on myCigna yet?** It's quick and easy. Visit **myCigna.com**® or scan the QR code to download the **myCigna App**® and register now.

### Finding a Network General Dentist is easy

- Log in to your myCigna® account to search for dentists by location, name and more. You can read verified patient reviews, check costs for hundreds of procedures and choose your network primary dentist with the click of a button.
- You can also call the number on your ID card to:
  - Use the Dental Office Locator via speech recognition
  - Speak with a customer service representative, who can assist you with a change or send you a customized network directory listing via email. They can also answer questions about the dentists near you, such as where they went to school, how long they've been in practice and what languages they speak.

## COVERED SERVICES

Cigna Dental Care® patient charge schedules list the services covered with the applicable copayment or coinsurance amount. As a general rule, if the procedure is listed, it is covered, subject to plan limitations. If the procedure is not listed in your PCS, you may be responsible for the dentist's regular fee. You can also ask your dental office staff which procedures are covered based on your treatment plan.



**Q&A**

Following are some of the most commonly asked questions and answers about your dental plan. Your Cigna Dental Care® certificate booklet and/or patient charge schedule (PCS) will also explain your covered services for additional plan information.

## YOU AND YOUR DENTIST

### Can I change dentists?

You can switch to another Cigna Dental Care® network general dentist anytime. Call us to request the change, update it on myCigna, or visit a different network general dentist for care and we'll make the update for you when we receive notice of visit from a participating provider.

You or a family member can change dental offices for any reason. But, we recommend that you complete any procedures in progress and pay all outstanding balances before requesting a new dental office.

## COVERAGE

### Are cleanings free?

You are eligible for two cleanings per year at no charge for normal, healthy teeth and gums. Coverage for additional cleanings may also be available at an additional charge based on your specific plan.

If your dentist recommends you need a more complex procedure, such as periodontal scaling and root planing to correct periodontal (gum) problems, any applicable charge will be listed on your Patient Charge Schedule (PCS). Patients eligible to participate in the Oral Health Integration Program® may be eligible for additional benefits regardless of their medical carrier.

### What if my dentist says I need treatment from a specialist?

Your primary dentist may refer you for covered specialty care when the treatment is covered by your plan. Specialty care is available for covered services as indicated by your plan. Consult your PCS for more details. A referral is not required for an orthodontist or pediatric dentist for patients up to age 13. Coverage may be denied if you see a specialist without a referral when one is required.

### Is emergency care covered?

If you're away from home or not able to contact your primary network dentist, you may obtain emergency care from any licensed dentist. This is for unexpected but necessary services only. Emergency services are limited to:

- Relieving severe pain
- Controlling excessive bleeding
- Eliminating serious and sudden (acute) infection

Routine restorative procedures or definitive treatment are not considered emergency care. You should return to your general dentist for these procedures.

### Do I need to show my ID card at the dentist's office?

No, ID cards are not needed to use the plan. When you make your appointment, tell the dental office that you have Cigna Dental Care® and they can call us to verify coverage, if needed. ID cards are also accessible on myCigna.com®.

## SPECIAL SITUATIONS

### Can I get a second opinion?

If you have questions about a treatment plan that your dentist suggests, second opinions are available at no charge. Just call us and a representative will assist you in making the necessary arrangements.

### What happens if I can't keep an appointment?

If you need to cancel an appointment, please call at least 24 hours in advance. Network dentists are respectful of your time and, of course, appreciate the same courtesy. If you break an appointment with less than 24 hours notice, your dental office may charge you.

# YOUR ENTITLEMENTS

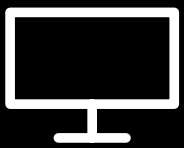
- Participate in decision making regarding your dental care.
- Know your costs in advance for routine and emergency care.
- An explanation of the covered services listed in your PCS.
- Tell us when something goes wrong.
- Appeal the outcome of your complaint through the Appeals Process explained in your plan document.
- Schedule an appointment with your network dental office within a reasonable time.
- Receive an appointment reminder from your dental office.
- See a dentist within 24 hours for emergency care. Emergencies are dental problems that require immediate treatment (includes control of excessive bleeding, acute infection or severe pain).
- Select or change dental offices within the Cigna Dental Care® network.
- Receive advance notification if your network general dentist leaves the Cigna Dental Care® network.
- Receive a PCS that describes your plan and covered services.
- Privacy and confidential treatment of information and dental records, as provided by law.
- Considerate, respectful care, with recognition of your personal dignity, regardless of race, color, religion, sex, age, physical or mental handicap or national origin.

**WE'RE ALWAYS AVAILABLE TO HELP YOU WITH ANY ASSISTANCE IN IMPROVING YOUR PATIENT EXPERIENCE.**

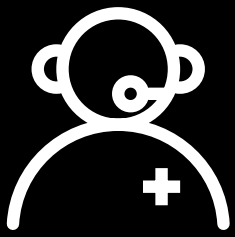
# YOUR OBLIGATIONS

- Choose a primary care dentist from the Cigna Dental Care® network. Each family member can choose their own dentist. Services may be limited to emergency care only until a primary care dentist is selected.

- Ensure the dental care office selected is part of your network prior to treatment. If you are transferring offices, we recommend completing treatment in progress before making a change.
- Pay your patient charges as soon as possible for the dental care received so your dentist can continue to serve you.
- Follow the treatment your dentist recommends.
- Let your dentist know whether you understand the treatment plan he/she recommends.
- Keep appointments or cancel in time for another patient to be seen in your place.
- Be considerate of the rights of other patients and the dental office personnel.
- Know how to use your plan by reviewing the Cigna Dental Care® Certificate Booklet and PCS.
- Keep your employer or Cigna Healthcare Dental up to date regarding any changes that might occur with your personal information, such as address, phone, number of covered dependents or any other change in your coverage status.



**Visit myCigna.com® or call the toll-free number on your ID card.**



## We're always here to help.

24/7 SERVICE

**We're only a phone call away.**

Anytime you need us, feel free to call. We're here 24/7 to answer questions, resolve problems, and make sure you're satisfied with your dental plan with Cigna Healthcare. Our toll-free number is listed on your ID card.

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1. Actual myCigna features may vary depending on your plan and customer profile.
2. Actual features may vary by dentist. 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 provided to individual patients and you should consider all relevant factors when selecting a dentist.

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

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