



YOUR DENTAL PLAN

2016 Open Enrollment

- Dental Plan
- Helpful Resources
- Q&A



2016 BENEFITS AT A GLANCE

Dental Plan Details:

- Offers dental services both within and outside of a network of dentists and dental specialists without a referral. **However, your out-of-pocket expenses may be higher if you see an out-of-network provider.**
- Student dependent age – 26
- ID Cards
- Effective Date is July 1, 2016
- Deductible is calendar year



2016 BENEFITS AT A GLANCE

	Fairfield Public Schools Dental Plan	
	In network	Out of network
Calendar Year Deductible	None	None
Calendar Year Maximum	Unlimited	Unlimited
Exams, Cleanings, and X-rays	Covered at 100%	Covered at 100%
Periodontal Services:		
<i>Periodontal Maintenance</i>	Covered at 80%	Covered at 80%
<i>Periodontal Scaling & Root Planing</i>	Covered at 80%	Covered at 80%
<i>All Other Covered Periodontal Services</i>	Covered at 67%	Covered at 67%
Simple Restoration (Fillings)	Covered at 80%	Covered at 80%
Oral Surgery	Covered at 67%	Covered at 67%
Major Restoration (Crowns)	Covered at 67%	Covered at 67%
Dentures, Repairs	Covered at 80%	Covered at 80%
Implants	Not covered	Not Covered
Orthodontia	Not covered	Not Covered

Note: For more information you may visit <http://www.cigna.com/sites/stateofct-partnership/> or call **1.800.CIGNA24 (1.800.244.6224)**



SAVINGS ON NON-COVERED SERVICES

You can obtain savings on most services not covered

- You must visit network dentists in order to take advantage of the Cigna Dental PPO network discounts.
- Savings will not apply if you or your covered dependents visit a non-participating dentist.
- You are responsible for paying the negotiated fees directly to the dentist.



**Discounts on non-covered services may not be available in all states. Certain dentists may not offer discounts on non-covered services. Please speak with your dental care professional or contact Cigna member services prior to receiving care to determine if these discounts will apply to you.*



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM®

Research shows an association between oral health and medical conditions such as diabetes, stroke, heart disease, preterm birth and more.

More programs

Available to ALL Cigna Dental customers with qualifying condition(s)

More wellness

Articles on behavioral issues linked to oral health

More discounts

Up to 50% off average retail prices on certain prescription dental products¹

Covered dental procedures and medical conditions	Heart Disease	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head and neck cancer radiation
Periodontal treatment and maintenance ²	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation				◆			
Oral evaluation ³				◆			
Cleaning ⁴				◆			
Emergency palliative treatment				◆			
Fluoride – topical application and varnish ⁵					◆	◆	◆
Sealants ⁵					◆	◆	◆

The Cigna Dental Oral Health Integration Program is one of the most comprehensive programs available*. The benefit is all yours. It pays 100% for enhanced preventive and periodontal services to help keep you at 100%.

*Based on an internal market survey conducted from 2008–2012 including over ten leading dental carriers which indicates Cigna reimburses for more procedures and qualifying conditions than any other carrier reviewed.

1. December 2010, Cigna Home Delivery Pharmacy Average Retail Price Surveys 2. Four times per year.

3. One additional evaluation. 4. One additional cleaning. 5. Age limits removed; all other plan limitations apply.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2015 Cigna



REACH US BY PHONE

1.800.Cigna24



**Talk to a live
customer service
representative
24/7/365**



**Find a dental
office, 24 hours a
day, 7 days a week**



**Check your
eligibility**



VISIT US ONLINE

<http://www.cigna.com/sites/stateofct-partnership/>

Customized website CT Partnership 2.0:

- Information on plan specifics
- Help finding participating dentists and specialists
- Programs and plan features available to you



myCigna.com *Register once you're enrolled*

- Review your personal plan information
- Find network dentists
- Print temporary ID cards
- Download claim forms
- Download **Cigna Dental Oral Health Integration Program**[®] reimbursement forms
- View claim status
- View year-to-date dental costs
- Estimate costs with the **Dental Treatment Cost Estimator**
- Take oral health assessments that you can print and share with your dentist
- Read dental health articles and view videos from WebMD[®]
- **Healthy Rewards**[®] discount information**

* Changes made by the 15th day of the month effective the first day of the following month.

** 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.



Q&A

what you want to know



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

"Cigna" and the "Tree of Life" logo are registered service marks, and "Together, all the way." is a service mark, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation. All models are used for illustrative purposes only.

000000 00/15 © 2015 Cigna. Some content provided under license.

