



YOUR DENTAL PLAN OPTIONS

Open Enrollment - Fairfield Public Schools

Dental Plan
Helpful Resources
Q&A

Offered by Cigna Health and Life Insurance Company,
Connecticut General Life Insurance Company, or their affiliates.

Together, all the way.®

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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.**
- Effective 7/1/2018

Together, all the way.





YOUR PLAN OPTIONS





A dental plan that gives you choice

Cigna 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
- The amount your plan pays depends on:
 - The coinsurance level for the service you received
 - Which dentist you visit





Your coverage



DENTAL:
DPPPO

	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: - Minor and major	Covered at 80%	Covered at 80%
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

* The amount your plan will pay for covered services received [through the Cigna DPPPO network and] out-of-network will be subject to your plan's [Maximum Reimbursable Charge or Maximum Allowable Charge] provisions. When [visiting a dentist in the Cigna DPPPO network or] going out-of-network, you may be balance-billed by the dentist for any charges that exceed what your plan reimburses for covered expenses.

**Waiting periods may apply. Review your plan materials for details.





HELP WITH YOUR ORAL HEALTH

Programs and services





BRIGHTER TECHNOLOGY

- **Brighter Score™** - Use this score to compare dentists, based on affordability, patient experience and professional history.
- **Office reviews and comparisons** - Read verified patient reviews and view dentist profiles, including pictures and videos.
- **Online appointment scheduling** - If your dentist offers this service, you can book appointments online and then receive reminders.
- **Enhanced search and transparent pricing** - Search by dentist or procedures to estimate out-of-pocket costs, including coinsurance and deductibles, for your specific plan.
- **Always on the go?** You can also use many of the above services on the myCigna App!

*Increase contingent upon receiving preventive services in Plan Year 1, and is subject to the maximum increase specified by your employer's plan. See your plan documents for details.

Cigna Dental Oral Health Integration Program®



More programs

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

More wellness

Articles on behavioral issues linked to oral health

More discounts

Discounts on prescribed mouthwashes, fluoride gels, and toothpastes from your dentist

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.

For DPPO plans, deductible does not apply, but reimbursement under this program is subject to and applied to any applicable plan year benefit maximums.

* Pharmacy discounts are available through Cigna Home Delivery Pharmacy only. This is a discount and is NOT insurance. This discount is separate from your dental benefits and you are required to pay the entire discounted charge. You should check any insurance or other benefits you have before using these discounts, as those benefits may result in lower costs to you.





More than just dental benefits



PROGRAMS
& SERVICES

**Cigna
Healthy
Rewards^{®*}**

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

myCignaSM – online or through the mobile 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 ScoreTM.** Use this scoring method to compare dentists (for DPPO network only**)
- Convenient, online scheduling with dentists who offer this service (for DPPO network only**)
- Insightful customer reviews to guide smart choices (for DPPO network only**)

Customized website CT Partnership 2.0 - <http://www.cigna.com/sites/stateofct-partnership/>

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



myCignaSM app users log in with just one touch.

Download the myCigna app and securely access your account with just a fingerprint on any compatible device.***



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

** Actual features may vary by dentist and Cigna Dental plan type. Experience, ratings, reviews, and appointment scheduling features are provided through Brighter, Inc., an independent company. 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 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.

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Online oral health assessments

Cavity Risk Assessment and Periodontal (Gum) Disease Risk Assessment

🟢 Cavity Risk Assessment

please print this page and share it with your dentist at your next dental check-up [print](#)

Patient Name: Age: Date: Score:

Low Risk -10 to 0	Low to Moderate 1 to 5	Moderate Risk 6 to 10	High Risk 11 or greater
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How often do you visit your dentist ?
Regular dental visits allow the dentist to help prevent and/or treat tooth decay at an earlier stage

How often do you brush your teeth each day ?
Frequent tooth brushing is an important part of protecting your teeth from cavities. The American Dental Association suggests brushing your teeth twice a day with fluoride toothpaste³

How often do you floss between your teeth ?
Use of dental floss or other special types of cleaners between your teeth also helps to prevent tooth decay. It is recommended that you floss at least once a day.

Do you use fluoride toothpaste ?
Using toothpaste that contains fluoride helps to reduce the risk for cavities.

🟢 Periodontal (Gum) Disease Risk Assessment

please print this page and share it with your dentist at your next dental check-up [print](#)

Patient Name: Age: Date: Score:

Low Risk -5 to 0	Low to Moderate Risk 1 to 6	Moderate Risk 7 to 11	High Risk 12 or greater
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How old are you?
As we age, the risk of gum disease may increase steadily.

Do you smoke or use any tobacco products?
Studies show that using tobacco products may be a significant factor for gum disease.

Do you have diabetes?
There is a direct relationship between diabetes and gum disease. Individuals who have diabetes are at greater risk for infections, including gum disease.

If yes, how is your diabetes controlled?
The severity of your diabetes may increase the risk of gum disease. If your diabetes is controlled, it is easier to maintain healthy gums.

Do you have a family history (parents or siblings) of diabetes?
Diabetes has been shown to run in families. If someone in your family has diabetes, you may be at greater risk for diabetes and gum disease.

Cavities and gum disease are preventable and treatable

- Take these short quizzes to determine your risk for cavities or gum disease
- Print your results and share them with your dentist
- Available in English and Spanish

Available in the dental coverage section on myCignaSM

These tools are for informational purposes only. It is important to visit your dentist on a regular basis and discuss your oral health. Always consult with your doctor or dentist for appropriate examinations, treatment, testing and care recommendations.



Your online oral health assessments

- Ten-question quiz designed to test your knowledge about the basics of oral cancer.
 - Where it can occur
 - Warning signs
 - Common risk factors
 - What you can do to help reduce your risk
- Available in English and Spanish



Available in the dental coverage section at myCignaSM



Estimate your dental care costs

- Convenient, online access to estimate dental care costs
- Helps you to plan and budget
- Specific to your plan information, average area charges for treatment bundles and individual dentist's contracted fees for a single procedure

This one small screen provides all of the information that our customers need to know about the cost of their upcoming dental care:

Root Canal-Therapy-Back Tooth

BACK TO SEARCH RESULTS Start Over

Your Pick	\$72.30	Your Savings	\$320.20 For staying in-network	\$1,197.70 For being insured
Your Cost				

For QUEST
General Dentist Khan, Hamid A

Estimated Out-of-Pocket Cost \$72.30

Here is the estimate of what you will owe for this service.

Total Cost Breakdown

Covered	\$498.00
Total cost before applying coverage	\$498.00

Your Coverage: Who Pays?

Plan Pays	\$425.70
Plan pays 80% of the covered amount once your deductible is met (up to the covered maximum) allowed by your plan. Annual maximum remaining: \$2,000.00	
Deductible - You Pay	\$25.00
Deductible: \$25.00 met, \$0.00 remaining, \$25.00	
Coinsurance	\$47.30
You pay 10.00% after your deductible is met.	
Estimated out-of-pocket cost	\$72.30

Here is the total cost of the procedure, and the costs when your benefits are applied (using today's deductible remaining balance from your account).

Here is how much money you save by having Cigna insurance, and by staying in-network

These examples are provided for illustrative purposes only. The Treatment Cost Estimator is for informational purposes and provides rough calculations only, based on the treatment or procedure you choose. It does NOT guarantee the exact amount of your out-of-pocket costs and it does NOT guarantee coverage for any treatment or procedure or any dental benefit plan payment. Your actual out-of-pocket cost for dental care will depend on the specific terms of your dental benefit plan.



Q&A

What you want to know



Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's plan booklet, evidence of coverage, insurance certificate, or summary plan description – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

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