

We give you
more reasons to
smile



Dental benefits that are **affordable**
& *easy to use*

CIGNA Dental PPO (DPPO)

*A dental plan that makes it easier for you
to take care of your oral health*

A Business of **Carings**

Welcome to the CIGNA Dental PPO (DPPO) Plan.

You have two options to access dental care. Visit a participating or nonparticipating dentist. The choice is yours.

Option 1 – Visit a Participating Dentist

- Access dental care from any participating general dentist or specialist in the DPPO network – **one of the largest in the U.S.**²
- Enjoy lower out-of-pocket costs for covered services because the contracted fee schedules for this network represent an average of 35% off average area charges.³
- In addition, you'll save on out-of-pocket costs for many non-covered services too, because participating providers extend their contracted fees to you for all procedures listed on their fee schedules. This savings will also apply to services received in the event you exceed your annual maximum or other plan limitations as long as the services are listed on the participating provider's fee schedule.
- Locate a participating DPPO dentist or specialist by visiting www.cigna.com, myCIGNA.com, or by calling 1.800.CIGNA24 (1.800.244.6224) to use our automated Dental Office Locator. Our online provider directory is updated weekly.
- You'll pay the dentist a coinsurance for services received and the dentist will submit the claim to CIGNA Dental. There is no balance billing – which means that in-network dentists are not allowed to bill you above the negotiated, discounted fee for covered services. If this does occur, please call 1.800.CIGNA24 (1.800.244.6224) and follow the dental prompt.
- Participating dentists must complete a credentialing process and we recredential each dentist every three years.

Option 2 – Visit a Nonparticipating Dentist

- Your out-of-pocket expenses will generally be higher because the dentist has not agreed to negotiated rates with CIGNA Dental.
- When you receive services, the dentist may submit the claim for you, or may bill you and have you submit the claim. To locate and print a claim form, go to www.cigna.com or myCIGNA.com.
- CIGNA Dental will pay the dentist based on a percentage of reasonable and customary (R&C) charges.
- Once you meet your deductible, you are responsible to pay the dentist a coinsurance, if applicable, for covered services. If the dentist balance bills you for the difference between what he or she receives from CIGNA Dental and his/her usual fees, you can request reimbursement from CIGNA Dental as long as you haven't reached your plan maximums. Please note that your individual deductible is not reimbursable under the balance billing reimbursement option. Simply complete a Balance Billing Reimbursement Form, which is available on myCIGNA.com or by calling 1.800.CIGNA24 (1.800.244.6224) and following the dental prompt.

More About How Your Plan Works – whether you choose to visit a participating or nonparticipating dentist

- Your dental plan covers eligible dental expenses after you satisfy any applicable waiting periods and meet any applicable deductibles (*a dollar amount you must pay before coverage begins*).
- Once any deductibles are met, you will pay a coinsurance (*a percentage of dentist's contracted charges*) at the time of service. Refer to your Summary of Benefits to determine the coinsurance percentage you must pay for the type of dental care you are undergoing.
- You can find out what a treatment will cost prior to treatment by asking your dentist for a predetermination of benefits. Your dentist can request an explanation of benefits that shows what would be covered and how much you would have to pay. You can then discuss your plans for treatment and payment as a well-informed patient.
- You can visit another participating dentist for a second opinion and we will reimburse you according to your plan benefits.
- You **do not** need to select a primary care dentist.
- You **do not** need a referral to seek care from a participating network specialist.
- You **do not** need an ID card to access dental care.



The key to a healthy smile is to take care of your teeth and gums before problems begin. Receiving regular dental care often catches minor problems before they become major and expensive to treat. Every \$1 you spend on preventive dental care could save you \$8 to \$50 in restorative and emergency treatment⁴. You'll find that coverage for most preventive services is provided at no charge.

What's Covered

DPPO offers coverage for a wide range of services at a cost savings. Your coverage includes:

- 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 and adults.

Please refer to your Summary of Benefits for plan details and any applicable age and frequency limitations. Your enrollment materials contain additional information on the DPPO plan.

What's Not Covered

Below is a partial list of services not covered under the DPPO plan:

- Replacement of fixed and/or removable appliances that have been lost, stolen or damaged due to patient abuse, misuse or neglect.
- Cosmetic dentistry or cosmetic dental surgery (dentistry or dental surgery performed solely to improve appearance).

For a complete list of exclusions and limitations, refer to your enrollment materials and Summary of Benefits.

Enrollment is Easy. Follow these simple steps...

1

Review your plan materials.

2

Enroll. Complete and sign the paper enrollment form and return it to your employer. (If your employer has a different enrollment process, follow your employer's instructions.)

After you enroll...

- Take advantage of your plan's preventive care benefits to help avoid future costly procedures.
- Keep a copy of your Summary of Benefits, which lists all of the benefits that are covered and your financial responsibility.
- Consult your plan documents for more information on your dental benefits.
- You can print an ID card on **myCIGNA.com** after you have registered to use this online website.
- Visit **myCIGNA.com** or call customer service at 1.800.CIGNA24 (1.800.244.6224) if you have questions about your dental coverage.

The Importance of Good Oral Care.

Preventive dental care often catches minor problems before they become major and expensive to treat. And, mounting research continues to link periodontal (gum) disease, a bacterial infection, to complications with pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues.

Healthy Gums May Help Reduce the Risk of Pre-term Birth

Recent studies have shown that women with gum disease may have an increased risk for pre-term, low birth weight deliveries. Women with chronic gum disease during the second trimester may be up to seven times more likely to give birth prematurely.^{5,6}

The good news is that researchers have found a significant reduction in pre-term birth in women treated for gum disease.

Healthy Gums May Lead to a Healthier Heart

People with advanced gum disease may be more likely to have heart disease than those with healthy gums.⁷ Bacteria and their byproducts from the gum tissues may enter the bloodstream, causing small blood clots that may contribute to the clogging of arteries.⁸

The good news is that gum disease is preventable and treatable.

Healthy Gums May Help Control Blood Sugar

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

The good news... researchers⁹ found that when diabetic patients' gum infections were treated, they found it easier to manage their blood sugar.



Convenient. Personalized. Secure.

Access to the information you want, when you want it.
Another reason to smile.

We give you **several** tools to help you manage your dental benefits and access dental health information and resources. Visit us online at myCIGNA.com, or call customer service.

Member Self-Service Website

myCIGNA.com is a secure online tool that makes it easier and faster for you to access your personalized dental benefits information. Register at myCIGNA.com in order to view the status of a claim, locate a network dentist, print an ID card, and much more.

Dental Health Content Via WebMD

Visit WebMD on myCIGNA.com for access to information on a variety of medical and dental health education topics and interactive tools. You have access to over 200 articles on daily dental care, treatments, suggestions for common dental problems, and much more.

Dental Treatment Cost Estimator

This innovative, web-based tool on myCIGNA.com allows you to estimate and plan for your dental care costs before receiving services. Estimates are based on your plan information and adjusted by your geographic location.

Customer Service

Our dedicated team of trained service professionals is ready to assist you if you have questions about your coverage, or a claim, or need help finding a dentist.

- For toll-free customer service nationwide, just call 1.800.CIGNA24 (1.800.244.6224).
- Online and telephone services include claim status, dental office locator, eligibility and benefits verification, and much more.

¹In Texas, the CIGNA Dental PPO product is referred to as the CIGNA Dental Choice Plan and in Arizona and Louisiana, the CIGNA Dental PPO product is referred to as the CG Dental PPO.

²CIGNA Dental Internal Analysis, January 2006.

³Average discount percentages are calculated by comparing nationwide average contracted rates to national average charge data. Actual savings will vary based upon procedure, geographic location, and the individual dentist's contracted fees.

⁴www.adha.org (American Dental Hygienist Association).

⁵American Dental Association News Releases, Sept. 2001.

⁶Journal of the American Dental Association, July 2001 "Oral Health During Pregnancy: An Analysis of Information."



CIGNA

A Business of Caring.

CIGNA Dental refers to the following operating subsidiaries of CIGNA Corporation: Connecticut General Life Insurance Company and CIGNA Dental Health, Inc., and its operating subsidiaries. The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries.

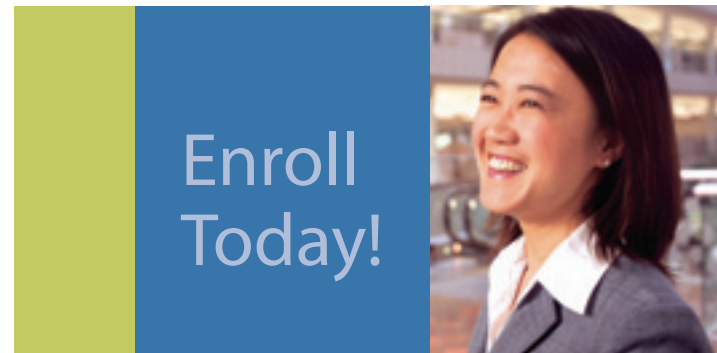
Savings you may not expect from a dental plan. Another reason to smile!

At CIGNA Dental, we care about the health of your mouth, and we also care about your overall health. That's why we give you access to CIGNA Healthy Rewards^{®10}, and drugstore.com¹¹.

CIGNA Healthy Rewards[®] can make staying healthy easier and more affordable, with up to 62% off a variety of health and wellness products and services. You can visit myCIGNA.com to locate a participating Healthy Rewards provider and print an ID card. You may need to show a CIGNA Dental ID card to obtain discounts.

drugstore.com

You'll also receive savings on oral care products when you purchase them through drugstore.comTM. You automatically save 5% on all nonprescription products when you enter drugstore.com through www.cigna.com.



⁷American Academy of Periodontology (www.perio.org), Feb. 2002.

⁸U.S. Department of Health and Human Services. Oral Health in America: A Report of the Surgeon General. Rockville, MD: U.S. Department of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes for Health, 2000.

⁹Journal of the American Dental Association, Oct. 2003.

¹⁰Healthy Rewards discounts and services are not available in all states.

A discount program is NOT insurance, and the member must pay the entire discounted charge.

¹¹drugstore.com is a trademark of drugstore.com, Inc.