

YOUR QUESTIONS ANSWERED



Q: Can I go to any dentist?

A: **Yes.** You will typically spend less when you visit a Cigna network dentist because Cigna has negotiated discounted rates with these dentists. When you stay in the network you'll save as long as the procedure is listed on the dentist's discount schedule.¹ These savings apply even if you reach your plan maximum. Out-of-network dentists do not offer discounted rates and may bill you for the difference between the payment they receive from Cigna and their usual fees.

Q: Do I choose a dentist when I sign up for the plan?

A: **No, you choose a dentist when you are ready to make an appointment.** You can go to any licensed dentist at any time. You do not need a referral to see a specialist. You can find a network dentist or specialist online at **Cigna.com** before you sign up, or go to your personalized website at **myCigna.com** after you sign up. You can also call Customer Service at **800.Cigna24 (800.244.6224)** and we will help you find a network dentist in your area.

Q: Do I pay up-front and submit a claim or will the dentist submit claims for me?

A: **In most instances, if you are using an in-network dentist, that provider will submit claims on your behalf and will bill you for any deductible or co-insurance payment that you owe.** If you use an out-of-network dentist, you may need to file your own claims after payment.

Q: What information is available to help me choose a dentist?

A: **Cigna gives you personalized online tools to help you make informed decisions about your dental health.** These tools provide information about dental care and cost savings, allowing transparent information sharing that saves you time and money.

The online tools include:

- **Cost-effectiveness designation:** Within the myCigna directory, customers can research dentists using Cigna's star rating system to determine the level of potential savings. A dentist receives one, two or three stars from Cigna. The more stars, the greater the savings.
- **Dental care distinction:** Cigna helps you make dental care decisions by adding information within the online network directory to identify dentists who meet certain practice criteria.
- **Dental treatment cost estimator:** Customers can obtain personalized out-of-pocket cost estimates for over 400 common dental procedures and treatments. Dental procedure estimates will be specific to the dentist's contract and product with Cigna. Estimates are calculated in "real-time" and personalized using your specific plan benefits, deductibles, and applicable copay or coinsurance fees.



Q: Can you explain the deductible, maximum, and percentages listed on my enrollment materials?

A: **The deductible** is the amount you need to pay for covered services before your benefits begin.² You will pay for your dental treatment until you reach that amount. Then, you and your plan begin to share a percentage of your covered dental costs, known as coinsurance. **The percentage** shown on your plan materials is the percentage the plan pays for the listed procedures, and then you pay the difference.

The maximum is the most your plan will pay for your dental claims during the plan year. Once you reach that maximum, your plan will no longer pay a percentage of your costs for the rest of that plan year. Even after you reach the maximum, however, dentists in the network will continue to offer you discounted fees for all services on their schedules.

Once you enroll, register on myCigna.com and get access to:



- Plan information
- Network directory of dentists
- Oral health assessments and quizzes
- Out-of-pocket dental cost estimates
- ID card information
- Claim information
- Discounts on a variety of health and wellness products and services

1. Discounts on non-covered services may not be available in all states.
2. Waiting periods may apply.

All group dental plans and insurance policies have exclusions and limitations. For costs and details about the services covered under your plan, review your enrollment materials. Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna.

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