

A Guide to the CIGNA Dental PPO (DPPO) for University of Massachusetts Medical School



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You're being offered the CIGNA DPPO: a plan that balances choice and savings!

Q: Can I go to any dentist?

A: Yes. You will spend less when you see a CIGNA network dentist because CIGNA has negotiated special rates with these dentists.* When you stay in the network you'll even save money on *dental services that aren't included in your plan* as long as the procedure is listed on the dentist's discount schedule.** These savings apply even if you reach your plan maximum, which is explained in more detail below.

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, any time. You can find a network dentist or specialist online at **www.CIGNA.com** before you sign up or go to your personalized website at **www.myCIGNA.com** after you sign up. Remember, you save money when you use a CIGNA network dentist.



If you'd rather speak to someone, call Customer Service at **1.800.CIGNA24 (1.800.244.6224)** and we will help you find a network dentist in your area. Or you can follow the prompts on the phone to use our automated *Dental Office Locator*. The automated system will speak the names of the dentists in your area or fax a list of dentists to you.

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

A: Sure. The **deductible** is the amount you need to pay before your benefits begin. You will pay for your dental treatment until you reach that amount. Then, the plan begins covering a percentage of your dental costs. That percentage is 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. For example, if the coinsurance percentage is 80%, your plan pays 80% and you pay 20%. If you go to a network dentist, the percentage is based on the discounted rates the dentist has agreed to. If you go to a non-network dentist, the percentage is based on what that dentist would normally charge.

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 the new plan year begins, your deductible and maximum start fresh.

For additional questions or information about your plan, please call **1.800.CIGNA24 (1.800.244.6224)** to speak to a customer service representative.



* Your savings may vary based on your local area charges. ** Discounts on non-covered services may not be available in all states.

¹ The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. In Arizona and Louisiana, the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental's network-based indemnity plan is known as CIGNA Dental Choice. ©2011 CIGNA 01/11

If you or a family member is in the middle of active orthodontic treatment¹ when you join the CIGNA Dental PPO (DPPO²) plan, you may be eligible for some contribution.

Q: What is “Orthodontics in Progress”?

A: “Orthodontics in Progress” refers to orthodontic treatment that began under a different carrier and continues into the new CIGNA coverage period. Contributions may be available for patients whose teeth are being actively moved by bands or appliances (such as braces) at the time their CIGNA dental coverage becomes effective. The CIGNA DPPO plan covers orthodontics in progress, depending on your specific plan’s limitations. Keep in mind, new benefits do not change the terms of the contract you signed with your orthodontist prior to enrolling with CIGNA. You are still responsible for the orthodontist’s total case fee.

Q: How much is my benefit amount?

A: Your benefit amount is determined by your plan’s coinsurance level for orthodontia and the number of months of active treatment remaining when your CIGNA DPPO plan takes effect. After you enroll, you must have your orthodontist submit the following information to your claim office:

- The original treatment plan showing the total months of active treatment
- The orthodontist’s total case fee
- The banding date

Once your CIGNA plan takes effect, the coinsurance percentage for orthodontia is applied to the contracted monthly payment you owe to your orthodontist (see example at right). You are responsible for the balance. Your CIGNA plan will contribute to your costs until the lifetime orthodontia maximum in your plan has been met, or until active treatment is completed (whichever comes first).

Q: How will CIGNA pay the orthodontist?

A: CIGNA will pay your orthodontist quarterly. If you have prepaid your bill, you can request that we pay you directly.

Q. What about non-orthodontic treatment in progress?

A. Generally, root canal treatment, crown and bridge work, and dentures in progress are not covered under the CIGNA DPPO plan. You should complete these procedures under the guidelines of your prior insurance plan. See the exclusions and limitations in your plan documents for more details.



Orthodontics in Progress Example

- Total case fee is \$3,500.
- 24 months of active treatment began on 4/1/08
- On 4/1/09, the patient’s CIGNA DPPO plan takes effect
- 12 months of active treatment remaining
- Patient’s contracted rate for active treatment per month is \$120
- Patient’s DPPO plan pays 50% to a lifetime orthodontia maximum of \$1,000

In this example, the patient’s CIGNA DPPO plan would contribute 50% of the monthly orthodontic payments for the 12 months of active treatment remaining. This breaks down to \$60/month (50% of \$120), for each of the 12 months, for a total of \$720. Even though the \$1,000 lifetime orthodontia maximum has not been reached, plan contributions stop because active treatment has been completed. The patient is responsible for any remaining balance owed to the orthodontist.

**More questions? Call customer service at
1.800.CIGNA24 (1.800.244.6224) or visit us at
www.cigna.com.**



¹“Active treatment” means that teeth are actively being moved because bands have been inserted or an appliance (such as braces) is in place. ²The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. In Arizona and Louisiana, the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental’s network-based indemnity plan is known as CIGNA Dental Choice. ©2011 CIGNA 01/11

Customers who need more, get more

For eligible CIGNA Dental customers.

The CIGNA Dental Oral Health Integration Program was first to enhance dental coverage for people with diabetes, heart disease and for pregnant women – because research shows that oral health may have an impact on overall health. And as the associations between oral and overall health continue to grow, so does our program. We've added certain procedures for specialized dental needs at no additional cost to you – and other perks too!

More Coverage – Medical Conditions Associated with Oral Health

CIGNA Dental continues to follow current clinical research indicating associations between oral health and medical conditions. As a result, we've enhanced our Program to reflect the latest medical and dental research. If you have any of the medical conditions below, you qualify for 100 percent reimbursement of your copays or coinsurance for certain related dental procedures. There's no additional charge for the Program – if you qualify, you get reimbursed!*

Covered Medical Condition

Maternity

Stroke **NEW!** & Cardiovascular Disease

Diabetes

Head and Neck Cancer Radiation **NEW!**

Organ Transplants **NEW!**

Chronic Kidney Disease **NEW!**

Did You Know...

One study showed that pregnant women with untreated chronic gum disease during the second trimester were up to **eight times more likely to give birth prematurely.**¹

80 million, or one in three, adults in the U.S. have cardiovascular disease. **Those with gum disease may be at greater risk for heart disease and stroke.**²

Gum disease can be a risk factor for complications of diabetes, and it can also put diabetics at a higher risk for additional gum problems.³ **Some studies show that gum disease may also make it more difficult for diabetics to control their blood sugar.**⁴

Head and neck radiation can harm normal cells, including cells in the mouth such as the soft, moist lining of your mouth, jaw bones, and glands that make saliva. The radiation could cause the mouth to be dry which in turn could cause increased risk for tooth decay and gum disease.⁵

Organ transplant patients need specialized dental care. The compromised health and immune system of transplant patients could place them at increased risk for systemic as well as oral infections, including tooth decay and gum disease.⁶

Researchers found that **subjects with gum disease and those with missing teeth were nearly twice as likely to have chronic kidney disease** compared with those without these risk factors. Patients with acute kidney disease may also have an increased risk of tooth decay because of a dry mouth.⁷

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

2 American Academy of Periodontology, www.perio.org, Feb. 2002

3 American Academy of Periodontology, April 2006

4 Journal of the American Dental Association, October 2003

5 "Head and Neck Radiation Treatment and Your Mouth," U.S. Department of Health and Human Services, National Institutes of Health, National Institute of Dental and Craniofacial Research, July 2008

6 Dental Management of the Organ Transplant Patient. National Institutes of Health. National Institute of Dental and Craniofacial Research. NIH Publication No. 10-6270. Reprinted October 2009.

7 Colgate World of Care. Reviewed by the Columbia University College of Dental Medicine. Retrieved 12/31/09. www.colgate.com.



More Coverage – Dental Services for Customers with Associated Medical Conditions

The table below shows covered dental services by medical condition.

Covered Dental Services	Cardio	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head & Neck Cancer Radiation
Periodontal Treatment & Maintenance (D4341, D4342, D4910 ¹)	✓	✓	✓	✓	✓	✓	✓
Periodontal Evaluation (D0180)				✓			
Oral Evaluation (D0120 ² , D0140 ² , D0150 ²)				✓			
Cleaning (D1110 ³)				✓			
Emergency Palliative Treatment (D9110 ⁴)				✓			
Fluoride – topical application & varnish (D1203 ⁵ , D1204 ⁵ , D1206 ⁵)					✓	✓	✓
Sealants (D1351 ¹)					✓	✓	✓

¹ Four times per year.

² One additional evaluation.

³ One additional cleaning.

⁴ No limitations.

⁵ Age limits removed, all other limitations apply.

More Savings

Your dental care doesn't just happen at the dentist's office. You floss, brush and rinse. But sometimes you need more. When you submit a Reimbursement Form for a covered procedure, we'll give you up to 50 percent off average retail prices on the following prescription dental products through CIGNA Home Delivery Pharmacy – no matter who your pharmacy carrier is. These products are specifically made to treat and reduce the risk for gum disease and tooth decay.

- Chlorhexidine Prescription Anti-bacterial Rinses
- Fluoride Prescription Toothpaste
- Fluoride Prescription Rinses
- Fluoride Prescription Gel

Program participants can also request free samples and discounted non-prescription dental products developed for patients with a higher risk for gum disease and cavities.

More Wellness

Your oral health and your overall wellbeing are connected. Stress, tobacco use and fear of going the dentist can all negatively impact your oral health. When you submit a Reimbursement Form for a covered procedure, you can choose to get information on how these behavioral conditions can affect your oral and overall health. But more importantly, we'll tell you what you can do to overcome these destructive behaviors.

Using the Program is as easy as 1, 2, 3!

1

Simply visit your dentist for the covered service and pay the dentist your usual copay or coinsurance amount for that procedure.

2

Fill out the Reimbursement Form. Be sure to check off any additional information you may want about CIGNA Home Delivery Pharmacy discounts and/or behavioral articles. You can find the form on www.mycigna.com, www.cigna.com or by calling 1.800.CIGNA24.

3

Mail in your completed form AND required documentation (proof of payment, itemized receipt from dentist, EOB, OR dentists' completed claim form) to CIGNA at the address listed on the Reimbursement Form.



⁴ Deductible does not apply. Reimbursement counts toward maximum for DPPO/indemnity plans "CIGNA" is a service mark, and the "Tree of Life" logo is a registered service mark, of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries, including Connecticut General Life Insurance Company, CIGNA Health and Life Insurance Company, CIGNA HealthCare of Connecticut, Inc., and CIGNA Dental Health, Inc. and its subsidiaries, and not by CIGNA Corporation. In Texas, the CIGNA Dental PPO product is referred to as the CIGNA Dental Choice Plan. In Arizona and Louisiana, the CIGNA Dental PPO product is referred to as the CG Dental PPO.

CIGNA Dental Treatment Cost Estimator

Estimate and plan your dental care costs.

You can estimate and plan for your dental care costs using Treatment Cost Estimator on myCIGNA.com. This user friendly web-based tool allows you to get dental estimates based on your specific plan design and geographic location.

This tool is flexible, enabling you to get estimates at a procedure or treatment level. A treatment level estimate is usually more accurate because it represents a group of procedures used to treat or resolve a specific dental condition or disease. This gives you a better understanding of what you may pay when you visit the dentist.



Benefits and Features

With the Treatment Cost Estimator tool, you can:

- **Estimate** the approximate cost of treatment prior to the actual treatment.
- **Compare** the financial impact if you visit an in-network vs. an out-of-network dentist.
- **Understand** how much money you are saving as a result of your plan membership.
- **Search** by key words, procedure codes, treatments, dental categories and much more.
- **Access** the dental glossary where you can find descriptions of key dental terms.
- **View** your specific plan information such as annual maximums, annual deductibles, and much more.

Our Treatment Cost Estimator makes it easier and more convenient for you and your family to learn about your oral health, dental benefits, and the costs associated with receiving dental care.

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 and affiliates. The CIGNA Dental Care plan is provided by CIGNA Dental Health Plan of Arizona, Inc., CIGNA Dental Health of California, Inc., CIGNA Dental Health of Colorado, Inc., CIGNA Dental Health of Delaware, Inc., CIGNA Dental Health of Florida, Inc., a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes, CIGNA Dental Health of Kansas, Inc. (Kansas and Nebraska), CIGNA Dental Health of Kentucky, Inc., CIGNA Dental Health of Maryland, Inc., CIGNA Dental Health of Missouri, Inc., CIGNA Dental Health of New Jersey, Inc., CIGNA Dental Health of North Carolina, Inc., CIGNA Dental Health of Ohio, Inc., CIGNA Dental Health of Pennsylvania, Inc., CIGNA Dental Health of Texas, Inc., and CIGNA Dental Health of Virginia, Inc. In other states, the CIGNA Dental Care plan is underwritten by Connecticut General Life Insurance Company or CIGNA HealthCare of Connecticut, Inc. and administered by CIGNA Dental Health, Inc. The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including but not limited to, prepaid plans, managed care plans, and plans with open access features.

The CIGNA Dental PPO is underwritten and/or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc. For Arizona/Louisiana residents the dental PPO plan is known as CG Dental PPO. In Texas, CIGNA Dental's network-based indemnity plan is known as CIGNA Dental Choice.



know what's important to you

Programs and services that help you make the most of your CIGNA dental plan.

learn more

The tools you need for better oral and overall health

Nothing is more important than your health. That's why there's www.myCIGNA.com – your online home for assessment tools, plan management, dental health information and much more. Once you've enrolled in a CIGNA dental plan, you can use myCIGNA.com to:

- **Choose** dentists and create, download, and print a personal directory.
- **Verify** plan details such as coverage, coinsurance/copays, and deductibles (the amount you pay before your plan starts to pay).
- **Print** a dental ID card.
- **Get** the forms you need.
- **Access** dental health information through WebMD® Dental Health Resource Center.
- **Estimate** your dental costs before your next visit.

Get to know your oral health

Are you at risk for gum disease? Knowing the answer to this question could help your overall health. That's because research shows an association between gum disease and other health conditions like diabetes, heart disease and stroke. And pregnant women with untreated gum disease may be at an increased risk for delivering pre-term and/or low birth weight babies.

Think cavities are just for kids? Think again. Many adults have untreated cavities (27% of those 20-39 years, 21% of those 40-59 years, and 19% of those 60 years and older).¹ And tooth decay (cavities) is the single most common chronic childhood disease – it's five times more common than asthma and seven times more common than hay fever.²



Assess your risks

The Periodontal (gum) Disease and Cavity Risk Assessment Tools are designed to help you and your dentist identify factors that might increase your risks for gum disease and cavities. The quizzes are quick and easy. The Periodontal Disease Risk Assessment is just 20 questions. The Cavity Risk Assessment is just 12 questions for adults and 16 questions for children under age 12. And when you complete the quizzes, you'll get detailed score sheets that tell you whether you are Low Risk, Low to Moderate, Moderate Risk, or High Risk for gum disease or tooth decay, depending on which quiz you've taken. Take the quizzes today and share the results with your dentist at your next dental checkup.

Please note that these tools serve as a guideline to assess your risks for cavities and gum disease. It's important to visit your dentist on a regular basis to discuss your oral health.

Prevention is key

Regular dental visits may do more than brighten your smile. Research shows 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 treatment.³ Practice prevention and take advantage of your plan's preventive care services – most are covered at low cost or no cost to you when you visit a network dentist. Covered services may include, but are not limited to:

- Oral exams
- Cleanings
- Fluoride treatments
- X-rays
- Oral cancer screening

We're here when you need us

We know that sometimes you need us at odd hours – late at night, on the weekend, or during a national holiday. Sometimes your questions just can't wait for "normal business hours."

- "My son is away at college. Can you help me find a network dentist close to his school?"
- "My dentist told me I need a root canal. Does my dental plan cover this?"
- "My husband has a painful toothache, but he's in Phoenix on a business trip. Can you help me find a dentist?"

That's why our Customer Service hours include weekdays, Saturdays, Sundays and holidays. Call us at 1.800.CIGNA24 any time you need us – we'll be there. We're on the clock for you 24 hours a day, 7 days a week, 365 days a year.

Health and wellness discounts

Save money when you purchase health and wellness products and services through the CIGNA Healthy Rewards® program.⁴ Programs include:

- Weight and nutrition management
- Fitness
- Tobacco cessation
- Vision and hearing care
- Vitamins, health and wellness products
- Alternative medicine
- Anti-cavity products
- Healthy lifestyle products

¹ www.cdc.gov/oralhealth/factsheets/dental_caries

² Surgeon General's Report on Oral Health in America

³ www.adha.org (American Dental Hygienist Association).

⁴ Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge.



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The CIGNA Dental Difference DPPO Dentist Nomination Form

If you would like your dentist to join the CIGNA Dental PPO (DPPO¹) network, we encourage you to speak with him/her about us. For more information about CIGNA Dental, please have your dentist call us at 1.800.CIGNA24 (1.800.244.6224).

TO BE COMPLETED BY EMPLOYEE

Name: _____

Employer: _____

BE COMPLETED BY DENTIST

Name: _____

Street Address: _____

City: _____

Telephone: _____

Specialty: _____

of Dentists: (FT): _____ (PT): _____

of Hygienists: (FT): _____ (PT): _____

Please return to:

CIGNA Dental -- Provider Service Unit
4616 U.S. Highway 75 South
Denison, TX 75020

Note: CIGNA contacts all nominated dentists in an effort to recruit them into the network. However, we cannot guarantee that they will join the network.

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

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Planning to Enroll Today?

Follow these simple steps...

1. Review your plan materials
2. Complete and sign the enrollment form, and return it to your employer.
If you have any questions, please contact your employer.

After you enroll...

Register for myCIGNA.com and click the link to view your personalized dental benefits information.

You can do the following on myCIGNA.com:

- Print an I.D. card
- Search for claims
- Access easy-to-use tools to learn more about your oral health
- Enjoy discounts on a variety of health and wellness Products and services
- Find a dentist in the CIGNA Dental Radius Network or call Dental Radius Network or call 1.800.CIGNA24 (1.800.244.6224)