

TAKING CARE OF YOUR TEETH MAKES SENSE FOR YOUR HEALTH – AND YOUR WALLET.



Prevention can be the key to a healthy smile. Regular care from your dentist can help identify problems early, before they require more advanced (and more costly) treatments.

Prevention is built into your Cigna Dental Care Dental Health Maintenance Organization (DHMO) plan!

Your Cigna Dental Care DHMO plan covers most preventive services, many at no additional cost to you and is designed to help you have a healthy smile.

For example:

- If your gum health is generally good, your dentist may recommend a prophylaxis, or “regular cleaning,” once or twice per year. This is considered a preventive procedure where the dentist or hygienist removes plaque, tartar and stains from the teeth. If your dentist recommends more frequent cleanings, you have coverage under your plan. **With your DHMO plan, you can have multiple cleanings each year, with the first two at a \$0 copay.** Review your Patient Charge Schedule for cost of additional cleanings.*
- If you show signs of gum disease (also called periodontal disease), your dentist may recommend periodontal scaling and root planing (PSRP), also called a “deep cleaning.” After this initial treatment, your dentist will recommend appropriate home care and a course of periodontal maintenance to help you keep your gums healthy.
- Tooth decay is the most common chronic infectious disease among U.S. children.¹ Fluoride treatments help prevent tooth decay in children. **With your DHMO plan, you can have multiple fluoride treatments (including fluoride varnish) each year with the first two at a \$0 copay.** Review your Patient Charge Schedule (PCS) for cost of additional fluoride applications.* Cigna has a tool to help you identify factors that might increase your risk for cavities. Go to **myCigna.com** and type “cavity risk” in the search box.

* View your plan documents for further details about the covered and non-covered services under your plan.

How can you help prevent gum disease? Easy!

The American Dental Association (ADA) suggests you:

- Brush your teeth twice a day with a soft bristle toothbrush
- Floss daily
- Eat a healthy diet and limit snacks between meals
- See your dentist regularly

What’s your risk for gum disease?

Nearly half of American adults have some form of gum (periodontal) disease,² yet many may not know it. Gum disease is usually painless in the early stages, often producing few or no obvious signs.

Take the “Periodontal Disease Risk Assessment” on **myCigna.com** to identify factors that might increase your risk for gum disease. Type “gum disease risk” in the search box on **myCigna.com**.

GO YOU®



Now that your teeth and gums will be healthier, what about a whiter, brighter smile?

Your DHMO plan can help with coverage for teeth whitening using take-home gel trays customized to fit your mouth.*

* Only the use of take-home bleaching gel with trays is covered; other types of bleaching methods are not covered.

Protect your smile.

Did you know 3 million teeth are lost each year in youth sporting events? In fact, athletes who don't wear mouth protection are 60 times more likely to harm their teeth.³ That's a lot of extra trips to the dentist! Prevent costly repairs to the mouth, teeth, and jaw by wearing a mouth guard. With the help of your Cigna DHMO plan, ask your dental specialist about a customized mouth guard to help you find the best fit possible.*

*Benefits for the replacement of an occlusal guard (night guard) may be limited to one per any 24 consecutive month period.

Healthier gums may lead to a healthier you.

Research shows that gum disease is associated with complications for other health conditions such as diabetes, heart disease, stroke, pregnancy and more. The good news is that gum disease is preventable and treatable. Although there's more research to be done in this area, one thing is certain – taking care of your teeth now is smart and more economical.

You may be eligible for reimbursement of copays for certain dental services.

The **Cigna Dental Oral Health Integration Program**[®] offers enhanced dental coverage and more for dental customers with any of the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, organ transplants and chronic kidney disease. There's no additional charge for the program – those who qualify get reimbursed 100 percent of eligible out-of-pocket costs for certain related dental procedures and are eligible for other perks! Visit **myCigna.com**, call the number on your ID card or call 1.800.Cigna24 (1.800.244.6224) to learn more about this program.



Cigna cares about more than just your smile.

Through your DHMO plan, you'll have access to the Dental Information Line and Cigna's Identity Theft Program.⁴

Dental Information Line – this line is staffed 24/7 by trained professionals who can answer questions about dental treatment and clinical symptoms.

Cigna's Identity Theft Program⁴ – provides valuable resolution services to help you work through critical identity theft issues you may encounter, such as credit card fraud, and financial and/or medical identity theft. Last year, 12.6 million adults became victims of identity fraud.⁵ If you fall victim to identity theft, we'll provide access to resolution services available 24/7, 365 days a year, at no additional charge, to help you restore and regain your identity.

1. Centers for Disease Control and Prevention, July, 10 2013, Preventing Dental Caries With Community Programs.
2. American Academy of Periodontology, September 4, 2012, CDC: Half of American Adults Have Periodontal Disease.
3. American Academy of Pediatric Dentistry, March 28, 2013, Play it Safe: Prevent Facial Injuries With Simple Sports Safety Precautions.
4. Cigna's Identity Theft services are provided under a contract with Europ Assistance USA. Full terms are contained in Cigna's Identity Theft Program service agreement.
5. Javelin Strategy and Research February, 2013

Minnesota Residents: You must visit your selected network dentist in order for the charges on the Patient Charge Schedule to apply. You may also visit other dentists that participate in our network or you may visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We will pay 50% of the value of your network benefit for those services. Of course, you'll pay less if you visit your selected Cigna Dental Care network dentist. Call Customer Services for more information.

Oklahoma Residents: DHMO for Oklahoma is an Employer Group Pre-Paid Dental Plan. You may also visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We pay non-network dentists the same amount we'd pay network dentists for covered services. Of course, you'll pay less if you visit a network dentist in the Cigna Dental Care network. Call Customer Services for more information.



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.

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.

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