

# YOUR QUESTIONS ANSWERED



## Cigna Dental PPO

### **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, up to 36% off average area charges.\* When you stay in the network you'll save as long as the procedure is listed on the dentist's discount schedule.\*\* These savings apply even if you reach your plan maximum. If you go out-of-network, you will not receive Cigna network discounts and the dentist 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 coinsurance 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:** As you choose your dental provider, cost is an important factor to consider, as is experience and location. The **myCigna** directory helps you find a dentist and learn about what you might need to pay out-of-pocket for more than 400 common dental procedures and treatments. That means you'll know the costs that your plan doesn't cover and you will have to pay before you receive care.

#### **Use our directory to:**

- ▶ Find a dentist and view cost estimates for common dental procedures with just one search
- ▶ Get cost estimates for dental treatments and procedures prior to treatment, based on your plan information and a dentist's contracted fees and market level fees
- ▶ Search by key words, procedure codes, treatments, dental categories and much more
- ▶ View detailed plan information
- ▶ Compare what it will cost when you visit a network vs. an out-of-network dentist (if your plan has out-of-network coverage)
- ▶ See the money you'll save for being a Cigna customer



**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. 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 the services on their schedules.\*\*



**Once you enroll, register on [myCigna.com](http://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



\*Cigna internal discount analysis, as of July 29, 2015. Your savings may vary based on your local area charges and network.

\*\*Discounts on non-covered services may not be available in all states.

\*\*\*You may need to satisfy a waiting period before your plan will begin to pay its portion of covered charges. Review your plan materials for the details of your specific plan.

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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