



CIGNA DENTAL CARE



CIGNA Dental

*Health coverage
for your mouth.*

1.800.367.1037
www.cigna.com

GOOD DENTAL COVERAGE GIVES YOU PLENTY OF REASONS TO SMILE

Strong, healthy teeth and gums. A glowing smile. A boost of confidence. Quality, consistent dental care not only helps you look better, it helps you feel better about yourself.

Proper dental care can improve your overall health, too. In fact, a wide range of medical complaints — headaches, bronchitis, earaches, stiff necks, and even bad breath — can

be due to problems with your jaw, teeth, and gums.¹ There may even be a link between severe gum disease and cardiovascular disease and stroke.² And studies have shown that pregnant women with periodontal disease may have increased risk for delivering premature, low birthweight babies.³

PREVENTION IS POWERFUL — AND EASY — WITH CIGNA DENTAL CARE

The key to a healthy smile is to take care of your teeth and gums before problems begin. Just visit your dentist regularly for exams and professional cleanings. With CIGNA Dental Care, it's simple and affordable. You and your covered family members have convenient access to the dental care you

need through our nationwide network of quality dentists. And CIGNA Dental Care covers most preventive and restorative procedures. Orthodontic care — even for adults — is covered, too!

CIGNA DENTAL CARE — MAXIMUM SAVINGS WITHOUT SACRIFICE

Choice

- Choose a primary dentist from our nationwide dental HMO-type network — one of the largest in the U.S.⁴
- Covered family members can choose their own network dentists — near home, work, or school.

Quality

- Every dentist in our network must satisfy our stringent quality program criteria, complete our thorough credentialing process, and participate in our Quality Management Program.
- We visit and assess each network general dentist's office and return periodically to make sure it continues to meet or exceed our expectations.
- We listen to member compliments and concerns. Your feedback keeps us informed about our network professionals.

Savings

- No deductible to meet. No dollar maximums. No claim forms to file. No waiting periods for coverage.

- Guaranteed savings from dentists' usual charges.
- Complete coverage of most preventive services reduces the potential for more serious problems later on.
- If you need a more complex procedure, you'll know exactly what the fees will be up front, *before* starting treatment.
- Specialty care provided at the same fee as general care with referral approved for payment.

Service

- Call for caring, friendly service toll-free at **1.800.367.1037**. Our knowledgeable Member Services representatives are dedicated to finding answers and solutions.
- Or e-mail us anytime at **www.cigna.com**.
- Locate convenient network dentists 24 hours a day, seven days a week by calling Member Services or visiting **www.cigna.com**. Maps and driving directions are also available.

¹ American Academy of Periodontology, May 2001; American Academy of Craniofacial Pain, May 2001; and American Dental Association, May 2001.

² American Dental Association, October 1999.
³ University of Alabama, March 2001.
⁴ CIGNA Dental Analysis, June 2001.

BONUSES YOU MIGHT NOT EXPECT FROM A DENTAL PLAN

- Orthodontic coverage for kids *and* adults.
- Savings on oral care products when you purchase them through **drugstore.com**™. You automatically save 5% on all nonprescription products when you enter drugstore.com through **www.cigna.com**.

- **www.cigna.com** — also includes:
 - “Ask a CIGNA Dentist” — ask dental questions and read previous questions and responses.
 - **YourHealth@CIGNA**® — interactive features for the whole family. Learn more about medical topics, health, fitness and parenting. Calorie counter and other features you can personalize, plus the latest health news and an online video library.

GETTING STARTED

How do I choose a convenient network dentist?

Simply select one near your home or office using our Network Directory. Or use our automated Dental Office Locator at **1.800.367.1037**. Or visit **www.cigna.com**.

What if my current dentist isn't part of your network?

We're happy to consider recommendations for additions to our network. If your current dentist isn't listed, please let us know. Meanwhile, scan our directory for participating dentists who may be even more convenient to your home or work.

Can I change my office selection?

Yes. Simply call Member Services at **1.800.367.1037**. You can speak to a representative or use our automated Quick Transfer option.

Can family members use different dentists?

Absolutely. Each covered family member is free to select his or her own network dentist. For instance, your child attending college can select a local, network dentist.

What if I need to see a specialist?

Your general dentist will make a referral to a network specialist. Once the referral is approved for payment, you're eligible for the fees listed in the Patient Charge Schedule. If your child receives a referral to a Pedodontist from their network general dentist, that referral is valid until your child's seventh birthday.

Are braces covered?

Yes, both for children and adults! However, if you or your family member started orthodontic treatment before you joined the CIGNA Dental Care plan, please call Member Services to determine if a plan contribution is available.

Can I get a second opinion?

Definitely. Just call Member Services. They'll help you make the necessary arrangements.

Other questions?

Visit us at **www.cigna.com** or give us a call, toll-free.



1.800.367.1037
Enroll today!



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