



# CIGNA DENTAL PPO



CIGNA Dental

*Health coverage  
for your mouth.*

1.888.DENTAL8  
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.<sup>1</sup> There may even be a link between severe gum disease and cardiovascular disease and stroke.<sup>2</sup> And studies have shown that pregnant women with periodontal disease may have increased risk for delivering premature, low birthweight babies.<sup>3</sup>

## PREVENTION IS POWERFUL — AND EASY — WITH CIGNA DENTAL PPO

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 PPO, 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 dentists. Or visit any licensed dentist and use your out-of-network benefits. Either way, CIGNA Dental PPO covers most preventive procedures at low or no cost to you.

## CIGNA DENTAL PPO — THE RIGHT BALANCE OF SAVINGS AND CHOICE

### Choice

- Visit any dentist **in or out** of our Preferred Provider network — one of the nation's largest.<sup>4</sup> The choice is yours!
- **No referral** required to see a specialist.

### Quality

- Every dentist in our network must complete our thorough credentialing process.
- We listen to member compliments and concerns. Your feedback keeps us informed about our network professionals.
- Fast, accurate, convenient claims processing. Call us toll-free for claim status update.
- 90% of inquiries are resolved on the first call.<sup>5</sup>

### Savings

- Visit a network dentist for maximum savings. Your out-of-pocket expenses will generally be higher if you visit a dentist out of the network.
- In network or not, you'll be reimbursed for all or part of your costs for covered procedures, up to your annual dollar maximum, after meeting your deductible or satisfying any waiting periods.

### Service

- Call for caring, friendly service toll-free at **1.888.DENTAL8**. Our knowledgeable Customer Services representatives are dedicated to finding answers and solutions.
- Or e-mail us anytime at **www.cigna.com**.
- We process your claims quickly and accurately. Call us toll-free for claim status updates.
- Locate convenient network dentists 24 hours a day, seven days a week by calling Customer Services or visiting **www.cigna.com**. Maps and driving directions are also available.

<sup>1</sup> American Academy of Periodontology, May 2001; American Academy of Craniofacial Pain, May 2001; and American Dental Association, May 2001.

<sup>2</sup> American Dental Association, October 1999.

<sup>3</sup> University of Alabama, March 2001.

<sup>4</sup> CIGNA Dental Analysis, June 2001.

<sup>5</sup> CT General Life Insurance Co. Dental Claims Analysis, July 2000.

## BONUSES YOU MIGHT NOT EXPECT FROM A DENTAL PLAN

■ 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 find a convenient network dentist?*

Simply select one near your home or office using our Provider Directory. Or use our automated Dental Office Locator at **1.888.DENTAL8**. Or visit **www.cigna.com**.

### *Do I need a referral to see a specialist?*

No! Visit any dentist, in or out of the CIGNA Dental PPO network, based on your needs or your dentist's recommendation.

### *Will I save money if I visit a network dentist?*

Yes. CIGNA Dental PPO network dentists have agreed to offer their services to our members at reduced contracted fees. This means you will have lower out-of-pocket costs when you visit dentists in the network. If you visit dentists outside the network, you may be billed for the difference between the payment they receive from us and their usual fees.

### *Can I find out what my treatment will cost before I have it?*

Yes. Just ask your dentist for a pre-determination of benefits. He or she can request an explanation of benefits that shows what would be covered and how much you would have to pay. You can then discuss your plans for treatment and payment as a well-informed patient.

### *What about second opinions?*

You can visit another dentist for a second opinion and we'll reimburse you according to your plan benefits. For maximum savings, visit a PPO network dentist.

### *Who files the claim?*

Either you or your dentist. We'll determine benefits and make a payment based on the information we receive. You can call us toll-free to check the status of a claim.

### *Other questions?*

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



# 1.888.DENTAL8

## Enroll today!



**CIGNA Dental**

[www.cigna.com](http://www.cigna.com)

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. The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries.

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