

## Why Choose CIGNA Dental Care®? (DHMO<sup>1</sup>)

The CIGNA DHMO helps you protect your oral health - and your budget!

### It's affordable...

- Most preventive dental care, such as exams, cleanings and x-rays, is available at no charge.\*
- When there is a cost, you'll pay a set amount (copays) for services covered by your plan.
- Network dentists aren't allowed to charge you more than the copay amount for covered services.\*\*
- You can also enjoy discounts on health and wellness products and services through **CIGNA's Healthy Rewards**®<sup>2</sup>.

### ...and easy to use!

- When signing up, you choose a CIGNA DHMO network general dentist who will handle all of your dental care.
- You can find or change dentists at **myCIGNA.com** (registration required) or by calling Customer Service at 1.800.CIGNA24 (1.800.244.6224).
- After you sign up, CIGNA will mail you a Patient Charge Schedule (or "PCS") that lists the copays for covered services. You can also view/download a copy on myCIGNA.com.
- ID cards are not required, but you can request or print one anytime at myCIGNA.com.\*\*
- There are no claim forms to submit! When your PCS lists a copay, pay that amount to the dentist directly after you receive care.
- If you need to see a network dental specialist, your network general dentist will handle the referral paperwork for you. Referrals are required for all network specialists *except* orthodontists (if your plan includes orthodontic benefits) and pediatric dentists. The copays on your PCS also apply to network specialist care.\*\*
- If you need emergency dental care when traveling away from home or are unable to contact your network general dentist, see *any* licensed dentist and CIGNA will pay up to \$50 for pain relief (this amount will vary by state).
- If you want a second opinion, you can have one at no additional charge. Our knowledgeable, friendly customer service representatives can provide the details.



### Enjoy the benefits of saying "No!"

- NO charges for most preventive services such as exams, x-rays and routine cleanings\*
- NO claim forms to file
- NO deductibles to pay before you can use your plan
- NO annual dollar maximums to limit benefits
- NO ID cards required to receive care
- NO paperwork required
- NO age limit on sealants to help prevent cavities
- NO additional charge for second opinions

\*Frequency limits apply. If you require more complex procedures, for example, correction of periodontal problems or a more in-depth cleaning, there may be a fee listed on your PCS.

\*\*The CIGNA DHMO is not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV, and WY. Out-of-network benefits are not available with the CIGNA DHMO plan.

## Why *not* choose the CIGNA DHMO plan during your next open enrollment period?

1.800.CIGNA24 • [www.cigna.com](http://www.cigna.com)

it's time to feel better



<sup>1</sup>"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. There are no out-of-network benefits with the CIGNA DHMO Plan. <sup>2</sup>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.** "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. 06/09 © 2009 CIGNA