



Cigna.

County of San Mateo

# CIGNA DENTAL

How to make the most of your plan



# YOUR DENTAL PLANS





## Cigna Dental Care® (DHMO)<sup>1</sup>



**Primary care dentist:** Choose a primary care dentist in the Cigna Dental Access Care Plus® network who can provide all your care

- Change your network dentist at any time
- Receive care from a pediatric dentist up to age 13



**Network:** Use dentists in the Cigna Dental Care Plus® network and you may pay less than you would with other types of dental plans

- No out-of-network coverage (except in emergencies)<sup>2</sup>



**Predictable costs:** Estimate costs in advance based on your Patient Charge Schedule, then pay the charge for each service listed



**Deductible and maximums:** No deductible or calendar year maximums

1. 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. The Cigna Dental Care® (DHMO) product availability varies by state and is subject to change.
2. There are no out-of-network benefits with a Cigna Dental Care® plan except in the case of emergencies.





## Dental Preferred Provider Organization (DPPO)



**Network:** Select any licensed dentist but see bigger savings if you use a dentist in the Cigna Dental network (Cigna Total DPPO network). Ask your dental provider if they participate in Cigna's dental network.



**Specialist:** See a specialist without a referral



**Coverage:** The amount paid by your plan depends on:

- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your calendar year maximum



**Maximums:** Once you reach the plan's calendar year dollar maximum, your plan will no longer pay a portion of your costs during that plan year



**ID Cards:** You don't need an ID card to receive care with network dentists because they are able to verify your coverage directly with Cigna



**Claims:** Your network dentist will submit claims to Cigna

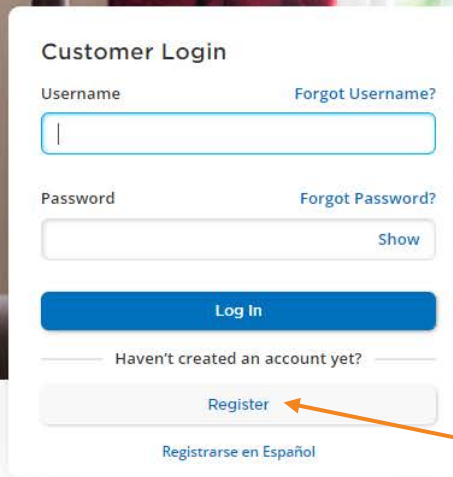




# FIND IN-NETWORK DENTAL PROVIDERS



# FIND IN-NETWORK DENTAL PROVIDERS ON [MYCIGNA.COM](https://mycigna.com)



**Customer Login**

Username [Forgot Username?](#)

Password [Forgot Password?](#)

 [Show](#)

[Log In](#)

Haven't created an account yet?

[Register](#)

[Registrarse en Español](#)

Register on myCigna.com by typing in [mycigna.com](https://mycigna.com) in your browser and clicking on **REGISTER**.

Your online account gives you access to these features:



#### Find Care and Costs

Search for in-network providers, procedures, cost estimates, and more.



#### View Claims

See a list of your most recent claims, their status, and reimbursements.



#### Manage Spending Accounts

Review your spending account balances, contributions, and withdrawals, all in one place.



#### Update Your Profile

Make sure your contact information is up-to-date so you don't miss out on important notifications about your plan.



# FIND IN-NETWORK DENTAL PROVIDERS ON MYCIGNA.COM

The screenshot shows the Cigna MyCigna.com website interface. At the top left is the Cigna logo. To the right of the logo are the user's name 'Lou' and 'ID Cards'. Below the logo is a navigation bar with the following items: 'Home', 'Find Care & Costs' (circled in red), 'Plans', 'Coverage', and 'Wellness'. The main content area is titled 'Welcome, Lou!' and features a 'Dental Coverage Status for: Lou' section. This section displays 'In-Network Deductible Remaining: \$50<sup>00</sup>' and 'In-Network Annual Maximum Remaining: \$1,000<sup>00</sup>'. Below this is a 'Latest Updates' section with two messages and a 'My Health' section showing a 'My Wellness Score' of 87/100.

**Step 1.** Click on **Find Care & Costs**

**Step 2.** Select a tile and type in your search



# FIND IN-NETWORK DENTAL PROVIDERS ON [MYCIGNA.COM](https://mycigna.com)

Selecting an in-network dental provider has never been easier.

- Brighter Score
- Patient reviews
- Cost estimates
- Map location






# ACCESSING YOUR CIGNA ID CARDS



# Access your Cigna ID Card on myCigna.com



 Messages  ID Cards  Rx Cart Guest ▾

[Home](#) [Find Care & Costs](#) [Claims ▾](#) [Coverage ▾](#) [Spending Accounts ▾](#) [Prescriptions ▾](#) [Wellness ▾](#)

Welcome, Guest!

**Get discounts with Cigna  
Healthy Rewards.**

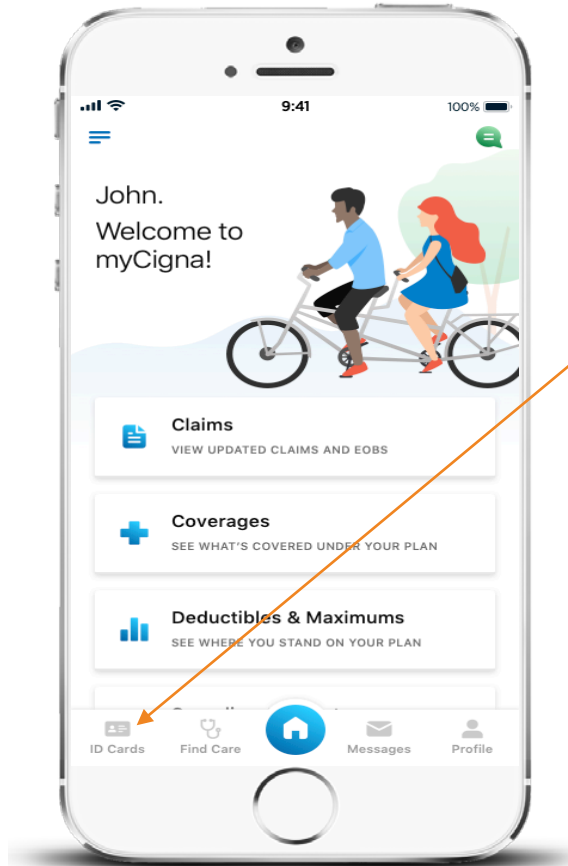
[Learn more](#)

Click on **ID Cards**  
link in the top right-  
hand corner

## Recent Claims

We can't find any claims within the past 90 days. Not all claims within 90 days are shown here. To view your claims, [go to your claims summary](#).

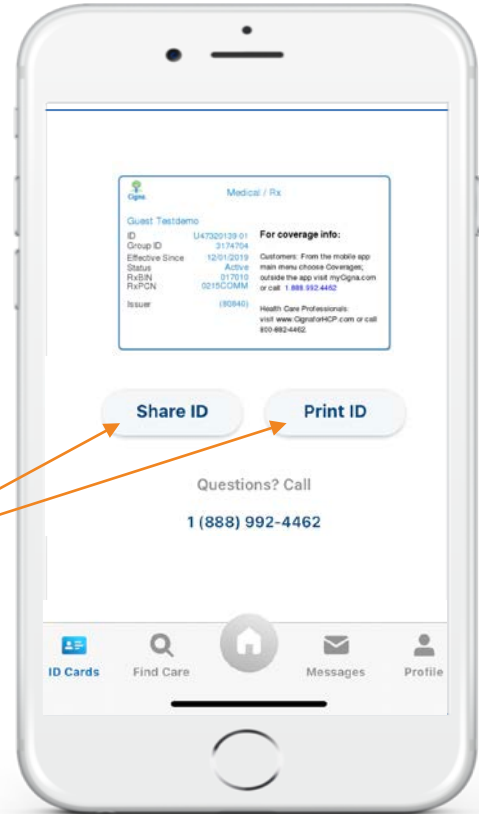
# Access your Cigna ID Card through the myCigna mobile app



From the myCigna app dashboard, tap on ID Cards.

View, print or share your Cigna ID card information for the entire family.

Download the myCigna App\*





# PROGRAMS AND SERVICES FOR BETTER ORAL HEALTH



# CIGNA DENTAL VIRTUAL CARE<sup>1</sup>

## Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication<sup>2</sup> to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)

To access Cigna Dental Virtual Care, just log on to your **myCigna.com™** account and follow the prompts to the virtual care portal.


1. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.







# CIGNA HEALTHY REWARDS<sup>®</sup> PROGRAM<sup>1</sup>


Get discounts on the health products and programs you use every day, including:

 Weight management and nutrition

 Alternative medicine

 Vision and hearing care

 Fitness memberships and devices

 Yoga products and virtual workouts

1. Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.



# CIGNA HEALTHY REWARDS DISCOUNTS

Wellness ▾

Health Assessment

Wellness & Incentives

Food

Stress

Sleep

Exercise

Weight

Prevention

## Healthy Rewards®

Discounts, rewards, and offers provided exclusively to you on your journey to total wellness. Print your [Healthy Rewards Discount Card](#)

### Gym Memberships & Digital Workouts – Starting at...

Join one of 16,000+ fitness centers nationwide and access over 4,000+ d...

Start Savings



### Get Fit With Daily Burn

Save on virtual fitness programs.

Start Saving



### Find Your Fit with Fitbit

Save on Fitbit's latest smartwatches and trackers.

Start Saving



+ Show More

[View all Healthy Rewards®](#)

## Health Library [Español](#)

[Active Lifestyle](#) | [Walking](#) | [Ways to Stay Active](#) | [Strength and Conditioning](#) | [Audio Files](#)

### Get Active Journal

My reason to get active: \_\_\_\_\_ My goal(s) this week: \_\_\_\_\_  
\_\_\_\_\_ Day Successes Challenges Reflections Sample Day  
Parked at the end of grocery store parking lot. Walked, pushed cart, got a good workout. Had to stay...

### Quick Tips: Getting Active at Home

# CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM<sup>®</sup>

## Save money and help manage medical conditions with better oral care

- Oral health and overall health are connected in ways you may not even realize<sup>1</sup>
- If you are pregnant or have been diagnosed with certain chronic medical conditions, you can enroll in the Cigna Dental Oral Health Integration Program. Then, you'll be eligible to be reimbursed for out-of-pocket costs for certain dental procedures<sup>2</sup>
- We also work with dental providers to help protect you and your family from medication misuse, addiction and overdose

1. Mayo Clinic, "Oral health: A window to your overall health." <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>. Last updated October 28, 2021.

2. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.



# ORAL HEALTH INTEGRATION AND ORAL HEALTH ASSESSMENTS

[Home](#) [Find Care & Costs](#) [Claims](#) [Coverage](#) [Wellness](#)

## Dental Coverage Details

Plan: Dental PPO Group ID: 3342337 Coverage is active for: Lou +2 [View the main features of your plan](#)

View coverage details for:

### The Cigna Dental Oral Health Integration Program (OHIP)

Dental services used to treat or help prevent gum disease and tooth decay may also improve certain medical conditions. This program reimburses out-of-pocket costs for people with eligible medical conditions that may improve with dental care.



[See OHIP Details](#)

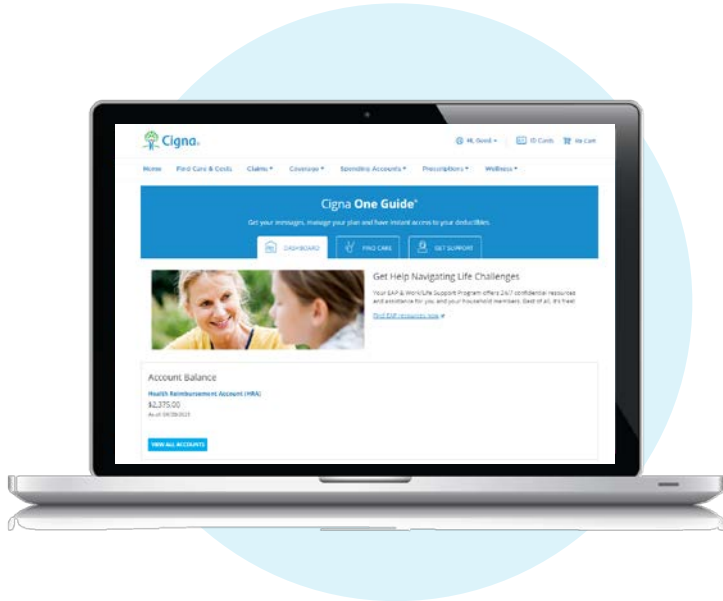
[Register Online](#)

### Quiz Yourself on Oral Health

[Will you get gum disease? ↗](#)

[Test your cavity risk ↗](#)

[Be aware of oral cancer ↗](#)



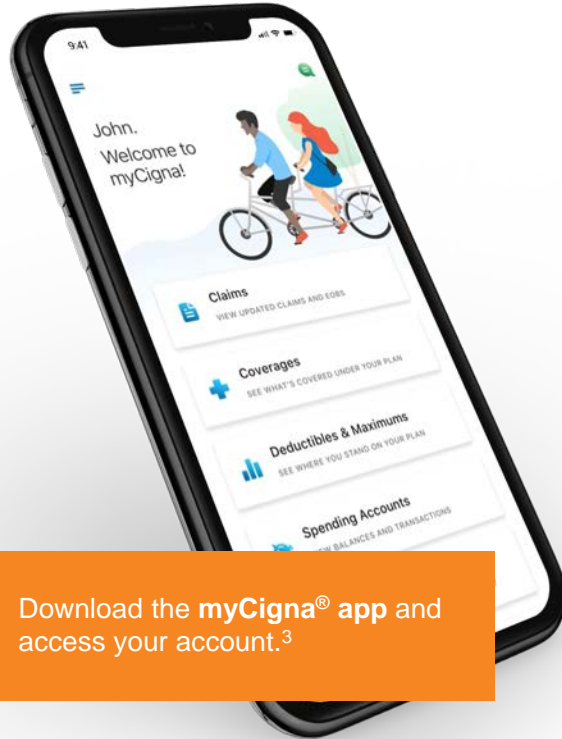
For illustrative purposes only.

## Your online home for assessment tools, plan management, dental updates and much more:

- Find in-network dental providers
- View ID card information
- Review your coverage
- Manage and track claims and deductibles
- Compare cost and quality information for dentists and dental specialists
- Access dental health and wellness tools and resources



# MYCIGNA MOBILE APP



Download the **myCigna®** app and access your account.<sup>3</sup>

## Get the information that you need right from your fingertips!

- Find in-network dental providers
- Review your coverage
- Manage and track claims and deductibles
- Compare cost and quality information for dentists and dental specialists
- Access your dental virtual care services
- View and send ID card information for the entire family

For illustrative purposes only.

App/online store terms and mobile phone carrier/data charges apply. Actual myCigna® features may vary depending on your plan and individual security profile.



# CIGNA CUSTOMER SERVICE

Get support from your Cigna Customer Service Representative. Anytime you need us, feel free to call the toll-free number printed on the back of your Cigna ID card.

**1.800.244.6224**



Reach us 24/7, 365 days a year.



Get answers to claims and benefit questions.



Ask for a Spanish-speaking service representative, or someone who can translate one of 200 languages.



Find in-network dental providers. Order an ID card and check claim status. Get cost estimates and service comparisons.



# QUESTIONS AND ANSWERS



Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's plan booklet, evidence of coverage, insurance certificate, or summary plan description – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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