

How to Get the Most from Your Dental Plan

We've created this flyer to help you get the most from your dental plan. It gives a quick overview of the information you need to know about:

- ID cards.
- Providers in the CIGNA dental network.
- Waiting periods and fees.
- Enhanced coverage for individuals with certain health risks.
- Additional benefits.



ID CARDS

You should receive your dental plan ID cards from CIGNA Dental in the mail. Your ID card contains important information such as your "Plan ID" number and a phone number to verify participating providers. Provide your dentist with your CIGNA Dental ID card when you receive dental care services.

You can also print a personalized ID card for yourself and your dependents by logging onto myCIGNA.com and selecting "Print a Dental ID Card" on the right-hand side of the dental main page.



CIGNA DENTAL PROVIDER NETWORK

If you're enrolled in the **Premier** or **Choice Dental Care Plan**, you can:

- Visit any provider – in-network or out-of-network.
- Save when you receive care from an in-network dentist.
- Enjoy the largest dental network in the U.S. – CIGNA PPO Radius Network.

>> **Did you know?** Using an in-network dentist could save you up to 37% on your dental care (based on national average for contracted discounts).

If you're enrolled in the **Guided Dental HMO Plan**, you can:

- Choose a primary dentist from one of the largest dental HMO networks in the U.S.
- Locate a convenient provider at www.myCIGNA.com.
- Change providers at www.myCIGNA.com. The change will become effective the first of the following month.

>> **Did you know?** You can save on oral care products and nonprescription products. Visit www.myCIGNA.com and log in. Then select "View Dental main page" and on the right-hand side under Discounts from Healthy Rewards®, choose Dental Care.



WAITING PERIODS AND FEES

The **Premier** and **Choice Dental Care Plans** both have waiting periods for certain non-preventive dental services. Waiting periods can range from six to 24 months, depending on the treatment. Contact CIGNA before you receive treatment to determine if your waiting period has been satisfied.

The **Guided Dental HMO Plan** does not have any waiting periods. Most services have a pre-determined fee associated with the treatment. View the comprehensive Patient Charge Schedule for the Guided Dental HMO Plan from the Dental Plans page at www.GuideStoneInsurance.org. Or contact CIGNA at the number listed on your ID card.

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Insurance Plans

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ENHANCED OHIP BENEFITS

Enhanced Oral Health Integration Program (OHIP) benefits, which include additional evaluations and preventive treatments, may be available for participants who are pregnant or have one been diagnosed with one of the following health issues: cardiovascular disease, diabetes, stroke, head and neck cancer radiation, organ transplants or chronic kidney disease. If eligible, participants can simply visit their regular dentist for treatment, then submit a completed CIGNA Dental OHIP Reimbursement Form for 100% reimbursement of their coinsurance or copay. For more information on the Oral Health Integration Program and to download the reimbursement form, visit myCIGNA.com.



ADDITIONAL BENEFITS

Healthy Rewards®

Through the Healthy Rewards program, you gain access to discounts on a wide range of health and wellness products and programs including vision care discounts, Weight Watchers®, massage therapy, acupuncture, fitness club memberships and much more. For more information, log in to www.myCIGNA.com, select the *My Plans* tab, and look for the “Healthy Rewards” link on the right-hand side. Keep your ID card handy in order to access these discounts.

Vision Discount

Through the Healthy Rewards program, you can gain discounts on exams, contact lenses, glasses and frames. More than 20,000 providers participate in the program including many popular retailers. To find a provider near you, visit www.cigna.vsp.com and select “Find a CIGNA Vision Eye Care Professional” at the bottom of the box.

myCIGNA.com

This website gives your ready access to account information, claims status, provider networks and other useful account maintenance tools.

Log in to myCIGNA.com for:

- Your plan benefits
- Participating dental PPO or HMO providers
- Personalized ID cards
- Healthy Rewards program
- Dental Treatment Cost Estimator
- Cavity Risk Assessment Quiz
- Periodontal (Gum) Disease Risk Assessment Quiz
- Oral Cancer Awareness Quiz



MORE INFORMATION

Dental plan booklets provide information on how your dental plan is administered. To see a summary of covered services and how benefits are paid, refer to your plan's specific booklet, available at www.GuideStoneInsurance.org. Choose the *Forms and FAQs* tab, then select “Plan Booklets.”



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