

# How to Get the Most from Your Dental Plan

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 page.

## **CIGNA Dental provider network**

**If you are enrolled in the Premier Dental Care Plan or Choice Dental Care Plan**, you can receive plan benefits with any provider; however, providers in the CIGNA Dental PPO network offer services at discounted rates. This can add up to real savings for you.

CIGNA Dental PPO network providers agree to charge discounted fees when treating CIGNA Dental participants. Non-network dentists are not obligated to honor these discounted fees. Using an in-network dentist could save you up to 38.5% on your dental care (based on national average for contracted discounts). Nearly a third of all dental practices in the U.S. participate in the CIGNA Dental PPO network, making it one of the largest dental networks in the country.

**If you are enrolled in the Guided Dental HMO Plan**, to receive plan benefits you must use the dental office or provider you have selected as your primary provider. You may change your primary provider at any time, but you must allow at least 30 days for the change to become effective before receiving services.

You can locate providers online at *www.CIGNA.com* or by calling 1-800-CIGNA24 (listed on your ID card). It is important to verify that your providers continue to participate in the network each time you receive services. When locating providers, be sure to indicate your network (CORE PPO or DHMO). DHMO participants can change primary providers using the online Provider Directory or by calling CIGNA with the 6-digit facility number from the dentist’s entry in the directory.

## **Waiting periods and fees**

**The Premier Dental Care Plan and Choice Dental Care Plan** 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 for non-preventive services. However, many services have a pre-determined fee associated with the treatment. Contact CIGNA for the comprehensive Patient Charge Schedule.

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## Value-added benefits

### Healthy Rewards<sup>®</sup>

As a participant in the CIGNA Dental plans, you have access to the Healthy Rewards<sup>®</sup> discount program. Through this program you gain access to discounts on a wide range of health and wellness products and programs including Weight Watchers<sup>®</sup>, massage therapy, acupuncture, vision care discounts, fitness club memberships and much more. Not all programs and benefits are available in all states. For program information and participating providers call 1-800-870-3470, or log into *myCIGNA.com*.

### CIGNA Vision discount program

The CIGNA Vision discount is one of the more popular benefits in the Healthy Rewards discount program. Discounts include 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 provider” at the bottom of the page. You will not log into the Web site.

*(The CIGNA Vision discount program is not insurance.)*

### *myCIGNA.com*

With CIGNA Dental plans you also have access to *myCIGNA.com*. This interactive Web site gives you ready access to account information, claims status, provider networks and other useful account maintenance tools. Dental health tips, a glossary of dental terminology and dental health news and information are also available.

Log in to *myCIGNA.com* or call 1-800-CIGNA24 for:

- Your plan benefits.
- Participating dental PPO or HMO providers.
- Your account information.
- Personalized ID cards for you and your dependents.
- Healthy Rewards<sup>®</sup> programs.
- Dental Treatment Cost Estimator.
- And much more!

## Dental plan booklets

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

You can request a printed copy of your dental plan booklet by e-mailing *insurance@GuideStone.org* or calling **1-888-98-GUIDE** (1-888-984-8433).

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control. GuideStone Financial Resources of the Southern Baptist Convention reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.



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