

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

If you've enrolled in or moved to a new 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 www.myCigna.com and selecting "Print or Request ID Cards."

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.

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.

Your provider choice could save you money

You'll always save the most money when you choose a dentist that is in-network. But, if you must use an out-of-network dentist, Cigna now offers a Dental Savings Network Program. Some dentists who are not part of the network have agreed to offer discounts to Cigna customers.

For more information and an example of possible savings, visit

www.GuideStoneInsurance.org and select "Dental

Insurance" in the box titled "I'd like more

information." Within the dental

plans table, select

"save" under *Save with*

Network Providers.



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).

Did you know?

You can save on oral care products and non-prescription products.

Visit www.myCigna.com and log in. Then select "Discount Programs – Healthy Rewards" under *Review My Coverage*.

Waiting Periods and Fees

Waiting periods may apply for certain non-preventive dental services on the **Premier** and **Choice Dental Care Plans**. Waiting periods can range from six to 24 months, depending on the treatment. Contact Cigna before you receive treatment to determine if a waiting period applies to your service.

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.

Enhanced OHIP Benefits

Enhanced Oral Health Integration Program (OHIP) Benefits, which include additional evaluations and preventive treatments, may be available if you are pregnant or have 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, simply visit your regular dentist for treatment, then submit a completed Cigna Dental OHIP Reimbursement Form for 100% reimbursement of your coinsurance or copay. To determine if you are eligible for OHIP, download the reimbursement form, or for more information, visit www.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 management programs, massage therapy, acupuncture, fitness club memberships and much more. For more information, log in to www.myCigna.com, select "Discount Programs — Healthy Rewards" under the *Review My Coverage* tab. 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, select *Vision, Hearing & Dental Care* within "Discount Programs — Healthy Rewards".

www.myCigna.com

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

Log in to www.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."