

STATE OF TENNESSEE DENTAL BENEFIT OPTION

A Guide to your Cigna Dental Prepaid Plan

Sponsored by the State of Tennessee | 2016

**PARTNERS
FOR HEALTH**



Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

887349 a 04/16



IMPORTANT PLAN INFORMATION

How the Cigna Dental Prepaid Plan Works

We are pleased to provide information about the prepaid dental plan. This plan offers a full range of benefits through a network of plan dentists. Cigna Dental Care® is providing your prepaid dental benefit plan.¹

How the plan works

You must select a network general dentist, who will manage your overall dental care. Covered family members can choose their own network general dentists – near home, work or school. Our nationwide Cigna Dental Care network is one of the largest in the United States.

- ▶ You must select and use a general dentist from the list of network dentists to receive benefits. If you need assistance in selecting a dentist, contact Cigna at 800.997.1617.
- ▶ You will pay the copay amount listed on your Patient Charge Schedule for covered dental services performed by your network dentist.
- ▶ If your network general dentist does not perform the specialty care procedure you need, he/she can direct you to a participating network specialist.
- ▶ Procedures not listed on your Patient Charge Schedule are not covered and are the patient's responsibility at the dentist's usual fees.
- ▶ Preauthorization of payment is not required for specialty referrals for pediatric and orthodontic services.
- ▶ **Remember:** If you seek covered services from a dentist who does not participate in the Cigna Dental Care network, your plan will not pay except in the case of an emergency, or as required by law.

Participation Requirements:

An agency must be participating in the State of Tennessee Sponsored Group Health Plan in order to qualify for participation in the State of Tennessee Voluntary Dental Program. Employee, Retiree, and/or Dependent participation in the State Sponsored Group Health Plan is not required to participate in the State Dental Program. Employee or Retiree participation in the Prepaid Dental Program is required for participation of eligible Dependents. Participation by those enrolled in the Prepaid Dental Program is on a calendar year basis, and enrollment may only be dropped by the Members during the Annual Enrollment Period for the beginning of the next calendar year or due to a special qualifying event. We will also allow dropping of prepaid if there is no participating general dentist within 40 mile radius of home.

What's covered

You can save money on a wide range of services, including:

- › **Preventive care** – cleanings, fluoride, sealants, bitewing x-rays, full-mouth x-rays and more.
- › **Basic care** – tooth-colored fillings (called resin or composite) and silver-colored fillings (called amalgam).
- › **Major services** – crowns, bridges, dentures, root canals, oral surgery, extractions, treatment for periodontal (gum) disease and more.
- › **Specialty care** – provided at the specialist copay listed on your Patient Charge Schedule only when performed by your network specialist dentist.
- › **Orthodontic care** – all plans include coverage for braces for children and adults.² Check your plan materials. Plan materials can be found at Cigna.com/sites/stateoftn
- › **General anesthesia** – when medically necessary.
- › **Temporomandibular joint (TMJ)** – diagnosis and treatment procedures, including cone beam x-ray and appliance.

Alternate coverage provisions may apply for covered services if noted on your Patient Charge Schedule. Review the rest of your enrollment materials. For more details, visit Cigna.com/sites/stateoftn

Plan features:

- › **No deductibles** – you don't have to reach a certain level of out-of-pocket expenses before your insurance kicks in.
- › **No dollar maximums** – you don't have to worry about your coverage running out after your covered expenses reach a certain dollar amount.
- › There are **no claim forms** to file and **no waiting periods** for coverage.
- › Coverage for dental conditions that exist at the time you enroll in the plan are not excluded if they are otherwise covered under your Patient Charge Schedule. Treatment in progress is generally excluded.^{2, 3}
- › There is a \$10 office visit fee associated with your plan.

Savings you can see

MONTHLY PAYROLL DEDUCTIONS FOR 2016			
Employee	\$12.61	Retiree	\$13.87
Employee + spouse	\$22.35	Retiree + spouse	\$24.59
Employee + child(ren)	\$26.18	Retiree + child(ren)	\$28.81
Employee + family	\$30.73	Retiree + family	\$33.79



YOUR QUESTIONS ANSWERED

Q: How does the Cigna Dental Prepaid Plan work?

A: When you sign up in the Cigna Dental Prepaid Plan, you must select a network general dentist, who will handle your dental care needs. You then receive a Patient Charge Schedule, or “PCS,” that lists the specific dental procedures covered by the plan and the amount you would pay the dentist (your copays). These copays apply only when you receive treatment from the dentists or dental specialists in our Cigna Dental Care DHMO Network.

If a dental procedure is not listed on your PCS, it is not covered and you will have to pay according to the dentist’s regular fees. If you receive a covered service from a dentist who does not participate in the Cigna Dental Care DHMO network, your dental benefits may not be covered at all.¹ You can take your PCS to dental appointments to discuss treatment options and costs with your dentist (but it is not required).

Q: How do I choose a dentist when I sign up for the plan? Can I change my network dentist later on?

A: When you enroll in the Cigna Dental Prepaid Plan, you are required to select and visit a network general dentist (provider) for your dental care needs. You can find a network dentist prior to enrolling at **Cigna.com**, once you enroll you can visit **Cigna.com/sites/stateoftn** or go to your personalized website at **myCigna.com** after you sign up. If you need help finding a dentist, you can call the customer service number below and request to have a list of providers emailed to you. You can change your network dentist at any time; changes go into effect the following month. Remember, if you visit a non-network dentist, your treatment may not be covered at all.

If you’d like to speak with someone, call customer service at **800.997.1617**. You can also follow the phone prompts to use our automated Dental Office Locator. The automated system will speak the names of the dentists in your area or fax a list of dentists to you.

Q: If I’m new to the Cigna Dental Prepaid Plan, can I keep my current dentist?

A: That depends. If your current dentist participates in the Cigna Dental Care DHMO Network, you can choose him/her as your network general dentist. You can look online prior to enrolling at **Cigna.com** and after you enroll at **Cigna.com/sites/stateoftn** to find out, or ask your dental office directly. Sometimes, Cigna’s online Dental Office Directory may show that your dental office is not accepting new patients even when their office says they are. If this happens, please contact customer service at **800.997.1617** for assistance.

Q: Do I need a referral to visit a dental specialist?

A: Yes. If you require specialty care, your network general dentist will refer you to a network dental specialist – and handle any paperwork. Referrals are required for all network specialists, except orthodontists and pediatric dentists. Prior authorization may be required for certain types of specialty care and there may be a different copay.

Q: Do I need to show my ID card when I arrive at the dentist’s office?

A: No. ID cards are not required to use the plan. When you call to schedule your appointment, just let your selected network dental office know that you are covered under the Cigna Dental Prepaid Plan. If for some reason the dental office does not see your name on its list of Cigna DHMO patients, they can call us to verify. You can also call customer service at **800.997.1617** if you need more help.

Q: When do I have to pay the dentist?

A: That depends on the financial arrangement between you and your network dentist. We encourage you to discuss costs and payment arrangements for dental treatment with your dentist before you receive care. Most dentists will work with their patients to arrange payment plans for more costly treatments.

Q: Will my network dentist submit a claim to Cigna after I receive treatment?

A: No. There are no claim forms required when receiving care from a network dentist.

Q: Are braces covered?

A: Yes. A maximum benefit of 24 months of interceptive and/or comprehensive orthodontic treatment is covered as shown in the Patient Charge Schedule. Cases beyond 24 months may require additional payments by the patient, which are based on the dentist's contracted fee and may be different from the copay listed in the patient charge schedule. If you or your family member started treatment before you joined the Cigna Dental Prepaid Plan (called "orthodontics in progress"), this treatment² is excluded.

Q: What if I have a dental emergency and can't get treatment from my DHMO network dentist?

A: Emergency services: If you are out of your service area or unable to contact your network general dentist, you may receive emergency services by any licensed dentist for unexpected but necessary services. Emergency services are limited to relieving severe pain, controlling excessive bleeding, and eliminating serious and sudden ("acute") infection. Routine restorative procedures or definitive treatment (e.g., root canal) are not considered emergency care and you should return to your network general dentist for these procedures.

Emergency care out of your service area: For emergency covered services, you are responsible to pay the treatment copays listed on your PCS. After your appointment, you will need to file a claim to receive reimbursement for any covered amounts. The difference, if any, between the dentist's usual fees for the emergency covered services and your normal copay, up to a total of \$50 per incident (this amount may vary by state). To request reimbursement, send the dentist's itemized statement to Cigna Dental at the address listed for your state on your plan materials.

Emergency care after hours: There is a copay listed on your PCS for emergency care received after regularly-scheduled office hours. This copay will be in addition to other copays that may apply.



HOW TO FIND A DENTIST

It's easy to find a Cigna network dentist or specialist.

Before you enroll, you can check to see if your dentist is in the Cigna Dental Care DHMO network. Here's how.

Using Cigna.com

Step 1

Go to **Cigna.com**, and click on "**Find a Doctor**" at the top of the screen. Then select "If your insurance plan is offered through work."

Step 2

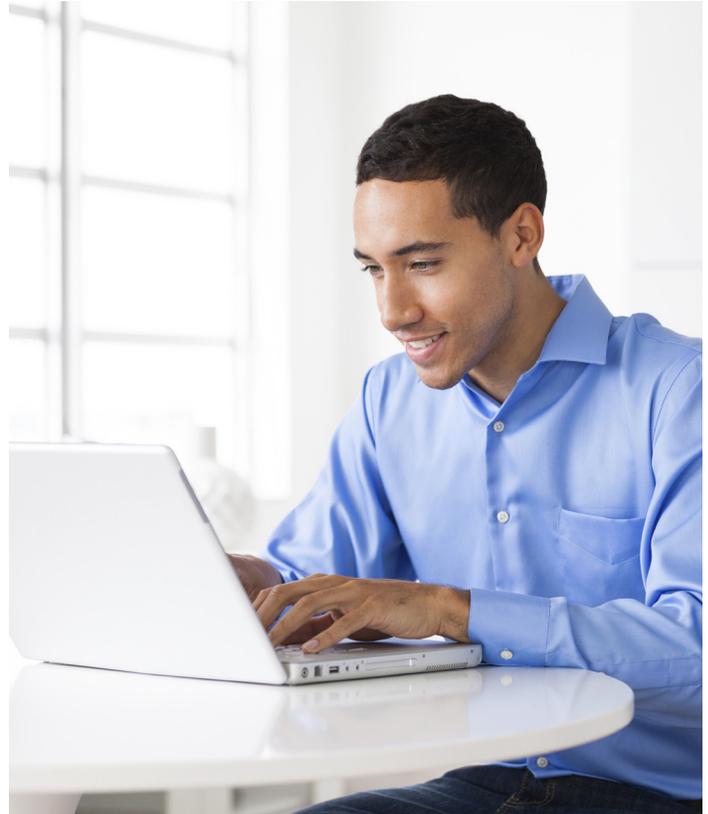
Next, click "**Find a ... Dentist.**" Enter the **GEOGRAPHIC LOCATION** you want to search – city, state or Zip code.

Step 3

Click on "**Select a Plan,**" and select "Cigna Dental Care HMO" under the **Dental Plans** section. Then, press choose. If you want to narrow your search, you can also type in **key words**, like dentist name, specialist type or office name. Then, click "**Search.**"

Step 4

From the **Search Results** page, you can further refine your results – by distance, specialty, years in practice and additional languages. Click on a dentist's name for more details, including multiple locations listing with map view.



You can also find a dentist 24/7/365 by calling the number on your ID card, or 800.997.1617.

- ▶ Use the Dental Office Locator via Speech Recognition.
- ▶ Speak with a customer service representative, who can send you a customized network directory listing via email.
- ▶ Ask coworkers. Then tell us which office you choose. Each covered family member can select his/her own network general dentist.



Once you're enrolled, visit myCigna.com to find a dentist.

Cigna.com/sites/stateoftn automatically knows which Cigna dental plan you belong to. Your home Zip code will be automatically entered, but you can change the Zip code if you're looking for a dentist in another area. You can search for a network dentist by name, specialty or location.

Under your plan, you have coverage for **hundreds** of dental procedures. This overview shows you a small sampling of covered services and what you will pay compared to your estimated **cost without coverage**. See savings below. You can find a full list of dental procedure on the Patient Charge Schedule available at [Cigna.com/sites/stateoftn](https://www.cigna.com/sites/stateoftn)

SAMPLING OF COVERED PROCEDURES	WHAT YOU'LL PAY ⁴		
	COST WITH CIGNA DENTAL CARE		ESTIMATED COST WITHOUT DENTAL COVERAGE
	GENERAL DENTIST	SPECIALIST	
Adult cleaning (two per calendar year, additional cleaning \$45)	\$0	\$0	\$70–\$136 each
Child cleaning (two per calendar year, additional cleaning \$45)	\$0	\$15	\$53–\$102 each
Periodic oral evaluation	\$0	\$0	\$40–\$76
Comprehensive oral evaluation	\$0	\$20	\$62–\$118
Topical fluoride (two per calendar year)	\$0	\$0	\$28–\$53
X-rays – (bitewings) 2 films	\$0	\$0	\$33–\$63
X-rays – panoramic film	\$0	\$20	\$84–\$161
Sealant – per tooth	\$10	\$10	\$42–\$80
Amalgam filling (silver colored) – 2 surfaces	\$8	\$10	\$118–\$226
Composite filling (tooth-colored) – 1 surface, Anterior	\$25	\$25	\$120–\$231
Molar root canal (excluding final restoration)	\$125	\$600	\$852–\$1,640
Periodontal (gum) scaling and root planing – 1 quadrant	\$45	\$60	\$179–\$344
Periodontal (gum) maintenance	\$45	\$45	\$109–\$209
Removal/extraction of erupted tooth	\$15	\$70	\$120–\$231
Removal/extraction of impacted tooth	\$100	\$120	\$370–\$712
Crown – porcelain fused to high noble metal	\$200	\$200	\$849–\$1,634
Occlusal appliance, by report (for treatment of TMJ)	\$330	\$455	\$640–\$1,233

EXCEPTIONS

PROCEDURE	LIMIT
Exams	Two per calendar year
X-rays (routine)	Bitewings: 2 per calendar year
X-rays (non-routine)	Full mouth: 1 every 3 calendar years. Panorex: 1 every 3 calendar years
Crowns and inlays	Replacement every 5 years
Bridges	Replacement every 5 years
Adjustments	Four within the first 6 months after installation
Temporomandibular Joint (TMJ) treatment	One occlusal orthotic device per 24 months
Athletic mouth guard	One athletic mouth guard per 12 months

Referrals are required for specialty care services. Specialty treatment plans require payment authorization for services to be covered under your plan, except for Pediatrics, Orthodontics and Endodontics. You should verify with your Network Specialty Dentist that your treatment plan has been authorized for payment by Cigna before treatment begins. The copays on your PCS also apply to covered network specialist care. If you go to a network specialist, there may be a different copay.

Listed below are the services or expenses which are NOT covered under your Dental Plan and which are your responsibility at the dentist's usual fees. There is no coverage for:

- › Services for or in connection with an injury arising out of, or in the course of, any employment for wage or profit
- › Charges which would not have been made in any facility, other than a hospital or a correctional institution owned or operated by the United States government or by a state or municipal government if the person had no insurance
- › To the extent that payment is unlawful where the person resides when the expenses are incurred or the services are received
- › Services for the charges which the person is not legally required to pay
- › Charges which would not have been made if the person had no insurance
- › Due to injuries which are intentionally self-inflicted
- › Services not listed on the PCS
- › Services provided by a non-network dentist without Cigna Dental's prior approval (except emergencies, as described in your plan documents)⁵
- › Services related to an injury or illness paid under workers' compensation, occupational disease or similar laws
- › Services provided or paid by or through a federal or state governmental agency or authority, political subdivision or a public program, other than Medicaid
- › Services required while serving in the armed forces of any country or international authority or relating to a declared or undeclared war or acts of war
- › Services performed primarily for cosmetic reasons unless specifically listed on your PCS
- › General anesthesia, sedation and nitrous oxide, unless specifically listed on your PCS
- › Prescription medications
- › Procedures, appliances or restorations if the main purpose is to: a. change vertical dimension (degree of separation of the jaw when teeth are in contact); b. restore teeth which have been damaged by attrition, abrasion, erosion and/or abfraction.
- › Replacement of fixed and/or removable appliances (including fixed and removable orthodontic appliances) that have been lost, stolen, or damaged due to patient abuse, misuse or neglect
- › Surgical implant of any type unless specifically listed on your PCS
- › Services considered to be unnecessary or experimental in nature or do not meet commonly accepted dental standards
- › Procedures or appliances for minor tooth guidance or to control harmful habits
- › Services and supplies received from a hospital
- › The completion of crowns, bridges, dentures, or root canal treatment already in progress on the effective date of your Cigna Dental coverage²
- › Consultations and/or evaluations associated with services that are not covered
- › Endodontic treatment and/or periodontal (gum tissue and supporting bone) surgery of teeth exhibiting a poor or hopeless periodontal prognosis
- › Bone grafting and/or guided tissue regeneration when performed at the site of a tooth extraction unless specifically listed on your PCS
- › Bone grafting and/or guided tissue regeneration when performed in conjunction with an apicoectomy or periradicular surgery
- › Intentional root canal treatment in the absence of injury or disease to solely facilitate a restorative procedure
- › Services performed by a prosthodontist
- › Localized delivery of antimicrobial agents when performed alone or in the absence of traditional periodontal therapy
- › Any localized delivery of antimicrobial agent procedures when more than eight (8) of these procedures are reported on the same date of service
- › Infection control and/or sterilization
- › Services to correct congenital malformations, including the replacement of congenitally missing teeth
- › The replacement of an occlusal guard (night guard) beyond one per any 24 consecutive month period, when this limitation is noted on the PCS
- › Crowns, bridges and/or implant supported prosthesis used solely for splinting
- › Resin bonded retainers and associated pontics

Should any law require coverage for any particular service(s) noted above, the exclusion or limitation for that service(s) shall not apply.

This document outlines the highlights of your plan. For a complete list of both covered and not-covered services, including benefits required by your state, see your insurance certificate or plan description. If there are any differences between the information contained here and the plan documents, the information in the plan documents takes precedence.



HOW TO ENROLL AND HOW TO SELECT A DENTIST

Enroll today

Make sure that you don't miss your opportunity to enroll for this important benefit. All you need to do is:

1. Review your plan materials and consider your family's needs.
2. Contact your agency's benefits coordinator for enrollment instructions.
3. Select a network general dentist for yourself and every member of your family who you are enrolling. Each family member may choose a different network dentist. You may change your network dentist during the plan year.

Select a general dentist

1. Complete the Dentist Selection Form below. Be sure to include the seven-digit Dental facility ID# for the Plan general dentist you select. The list of DHMO Plan dentists is available prior to enrolling at **Cigna.com** or after you enroll at **myCigna.com**, via our mobile app, by calling customer service at **800.997.1617**, or in the printed directory. To receive the most benefits from the Cigna Dental Prepaid Plan you must select and use a network general dentist.
2. Once completed return the signed form to the following address:

Cigna Dental Prepaid Program
Attn: Celeste Sims
1000 Corporate Centre Drive, #500
Franklin, TN 37067

Dentist Selection Form

State of Tennessee PrePaid Plan - 2016

Please check one box to indicate Active or Retiree

Please print

Name _____
Last First Middle

Employee Edison number _____ Phone number _____

Dentist facility number _____ Date _____

Signature _____

If eligible family members have a different dentist selection from yours, list the information below:

First name	MI	Last name (if different)	Dentist facility ID#



NEED MORE? GET MORE?

Cigna Dental Oral Health Integration Program

What is the Cigna Dental Oral Health Integration Program?

It's a program that reimburses out-of-pocket costs for specific dental services used to treat or help prevent gum disease and tooth decay. The program is for people with certain medical conditions that may be impacted by dental care. There's no additional cost for the program - if you qualify, you get reimbursed!

Do I qualify?

If you have a Cigna dental plan, you're eligible for the program. It doesn't matter if you have Cigna health insurance or not. The only requirement is that you're currently being treated by a doctor for:

- › Heart disease
- › Stroke
- › Diabetes
- › Head and neck cancer radiation
- › Maternity
- › Chronic kidney disease
- › Organ transplants

How does it work?

When you visit your dentist, you will pay your usual copay. As a reminder, your copay is the fixed amount you pay for covered services. Next, your dentist will send Cigna your information and we will review the claim and refund your copay for eligible services. Once we receive your claim, you can expect to be reimbursed in about 30 days.

Using the program is as easy as 1, 2, 3!

Together, we can make sure proper dental care is given to those who need it most.

- 1** Participants fill out the Registration Form. This is required only one time per qualifying medical condition. The Registration Form is available on **myCigna.com, Cigna.com** or by calling the number on the ID card or policy.
- 2** Participants mail in the completed form to Cigna at the address listed on the Registration Form.
- 3** Program participants simply visit their dentist for the covered service and pay the dentist their usual copay amount for that procedure. We'll send reimbursement in about 30 days.



1. The terms "DHMO" and "Cigna Dental Prepaid Plan" are 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 DHMO is not available in the following states: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VT, WV, and WY. The Cigna Dental Prepaid plan for the State of Tennessee Group Insurance Plan may not be available in every state. There are no out-of-network benefits, except where required by law.
2. Refer to your plan materials to see if your plan includes orthodontic coverage. The following orthodontic services are generally not covered: orthodontic treatment already in progress; incremental costs associated with optional/elective materials; orthognathic surgery appliances to guide minor tooth movement or correct harmful habits; and any services which are not typically not included in orthodontic treatment. Coverage for treatment by a pediatric dentist ends on your child's 7th birthday. Effective on your child's 7th birthday, dental services generally must be obtained from a network general dentist.
3. **California and Texas residents:** Treatment for conditions already in progress on the effective date of your coverage are not excluded if otherwise covered under you PCS.
4. Costs listed for the Cigna Dental Care plan do not vary. Estimated costs without dental coverage may vary based on location and dentists' actual charges. These estimated costs are based on charges submitted to Cigna in 2012 and are intended to reflect national average charges as of January 2015 assuming an annual cost increase of three percent. Estimates have been adjusted to reflect the 2011 Cigna DHMO geographical membership distribution. Cost is in addition to any office visit fee associated with your plan.
5. **Minnesota residents:** You must visit your selected network dentist in order for the charges on the Patient Charge Schedule to apply. You may also visit other dentists that participate in our network or you may visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We will pay 50% of the value of your network benefit for those services. Of course, you'll pay less if you visit your selected Cigna Dental Care network dentist. Call Customer Services for more information.
Oklahoma residents: DHMO for Oklahoma is an Employer Group Pre-Paid Dental Plan. You may also visit dentists outside the Cigna Dental Care network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We pay non-network dentists the same amount we'd pay network dentists for covered services. Of course, you'll pay less if you visit a network dentist in the Cigna Dental Care network. Call Customer Services for more information.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental Care (DHMO) plans are insured 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. (KS & NB), Cigna Dental Health of Kentucky, Inc. (KY & IL), 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, Cigna Dental Care plans are insured by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or Cigna Health Care of Connecticut, Inc., and administered by Cigna Dental Health, Inc. Policy forms: HP-POL 134 (TN), HP-POL 115 (OK). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.