CIGNA Dental Care

Benefits of a Prepaid Plan

– No deductibles, claim forms or calendar year maximum limits
– No waiting periods or pre-existing condition limitations
– Schedule of Benefits lists all 200 covered procedures
– No charge for most preventive services performed by a network dentist
– Orthodontia is covered for Children and Adults
– Select a network general dentist for each family member
– Change your General Dentist by the 15th of month to be effective 1st of the following month
– You will receive a CIGNA ID Card and your General Dentist will receive a monthly roster
If your General Dentist refers you to a network Specialist, you will pay the same copayment to the Specialist that you would have to your General Dentist for that same services.

- There are no extra charges for lab fees.
- Emergency coverage, call member services to find a dentist or receive approval to go out of network.
- Member Services is now accessible 24 hours a day, 7 days a week.
- We have updated our schedule of benefits for 2011 and some of the copays have changed.
Why Are Dental Benefits Important?

The link between oral health and overall health has been discussed in medical and dental journals for years. It has not been until the last few years that specific research has linked periodontal or gum disease, to complications for heart disease, stroke, diabetes, pre-term birth and other health issues.

Once this link was established, research around health issues and gum disease took off. Gum disease is a chronic bacterial infection that affects the gums.

In response to that, CIGNA Dental as changed our limitations on simple cleanings from 1 every 6 months to 2 annually and added a copay to cover two additional cleanings per year.
You can access articles on oral health through CIGNA Dentals Web tools at www.cigna.com. Register with www.mycigna.com and you automatically have a customize webpage specific to YOUR benefits. You can . . .

– View your schedule of benefits and copays
– Print temporary ID Cards
– Change or search for network providers
– Estimate your cost for services with our Dental Treatment Cost Estimator
– Access discounts through www.drugstore.com
– This year CIGNA has added an Identity Theft Service at no charge. You have access to expert assistance 24/7 to assistance in restoring lost identity due to theft.