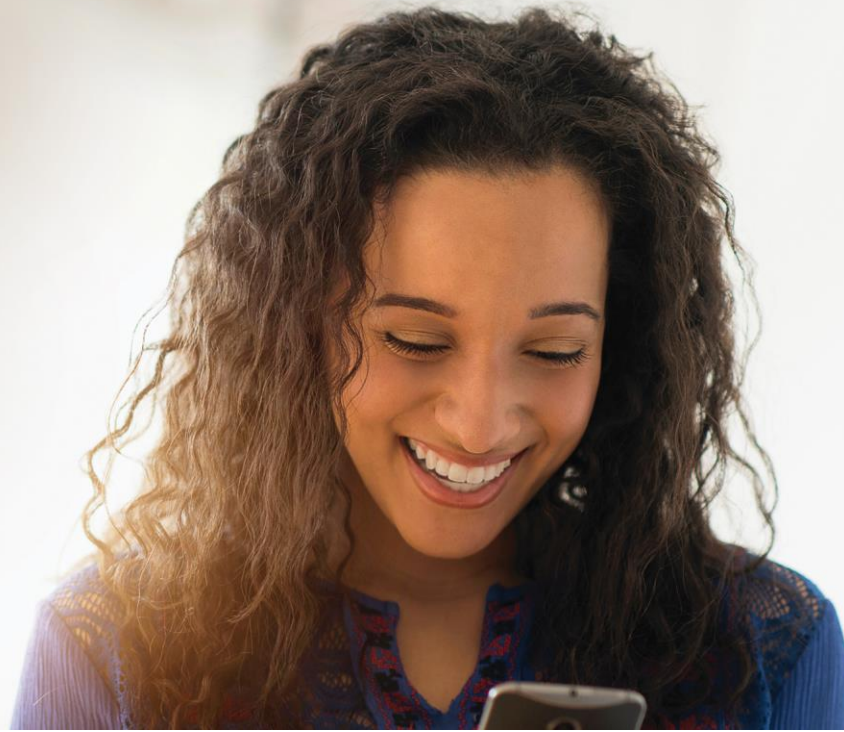


YOUR DENTAL PLAN OPTIONS

Plan year: January 2021



Together, all the way.®

Offered by Cigna Health and Life Insurance Company or its affiliates

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YOUR PLAN OPTIONS



What's New for 2021?

- Dental Plan
 - **New Plan! – DHMO**
 - Drexel is rolling out a Dental Health Maintenance Organization (DHMO) through Cigna with reduced premiums
 - The DHMO offers comprehensive Dental benefits at a fraction of the cost
 - No deductible
 - Low premiums
 - Strong network
 - The DHMO is a great fit for those who do not incur significant dental expenses
 - **Preferred PPO Plan**
 - The Calendar Year Maximum increased from \$1,500 to \$2,000
 - This plan now covers Adult Orthodontia services
 - **Introduction of the Cigna Wellness Plus Program**
 - This program allows members enrolled in either the **Base or Preferred** plans to increase their Calendar Year Maximum by receiving their annual oral wellness exam
 - Base PPO Plan: The maximum can go up by \$100 each year up to \$1,300
 - Preferred PPO Plan: The maximum can go up by \$100 each year up to \$2,300
 - Note that the \$100 increase will apply to the following plan year (i.e. if you get an exam in 2020, your 2021 Calendar Year Maximum will increase by \$100)
 - **No rate change for the Base and Preferred PPO options!**



Dental PPO: A dental plan that gives you choices

Dental Preferred Provider Organization (DPPO)

- **Both of the current options – The Base and Preferred Plans – are PPO's**
- You can choose to use any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network
- You can see a specialist without a referral
- You'll pay an annual amount – deductible – before your plan begins to pay for covered costs
- Once you meet your deductible and satisfy any waiting period, you'll pay a portion of your covered dental care costs – coinsurance – and the plan pays the rest
- Cigna DPPO or Cigna DPPO Advantage network dentists will submit claims for you. Your plan will then pay the dentist or you (based on the claim form)
 - Both the Basic and Preferred PPO Plans have access to the Cigna DPPO and DPPO Advantage Network of doctors
- The amount your plan pays depends on:
 - The coinsurance level for the service you received
 - Which dentist you visit
 - If you've paid your deductible and/or reached your calendar year maximum
- Once you reach the plan's calendar year maximum, your plan will no longer pay a portion of your costs during that plan year



2021 New DHMO Plan: A health plan that gives you savings and predictability

Cigna Dental Care[®] (DHMO)*

- The DHMO offering is new for 2021!
- You choose a primary care dentist in the Cigna Dental Care[®] network where you can receive all your care
- Referrals are needed unless it is an Orthodontist or a Pediatric Dentist (for dependents age 13 and younger)
- You can change your network dentist at any time
- By using dentists in the Cigna Dental Care[®] network you may pay less than you would with other types of dental plans
- You pay an office visit fee and the charge for each service listed on your Patient Charge Schedule
 - The Patient Charge Schedule outlines the out-of-pocket fee for each service. This Schedule can be found on the Benefits Express website
- No deductible or calendar year maximums, and predictable costs based on your patient charge schedule
- There is no out-of-network coverage (except in emergencies)**

* The term “DHMO” is 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 Dental Care[®] (DHMO) product availability varies by state and is subject to change.

** There are no out-of-network benefits with a Cigna Dental Care[®] plan except in the case of emergencies. For residents of MN and OK coverage is available out-of-network. See **Appendix A** for details.



Cigna Dental Care®

Coverage with no deductibles or waiting periods*

Examples of covered services*



- ✓ Preventive care, such as cleanings and exams, at no added or low cost
- ✓ Additional cleanings, fluoride and fluoride varnish available for a copay
- ✓ Temporomandibular joint (TMJ) diagnosis
- ✓ General anesthesia/IV sedation when medically necessary
- ✓ Coverage for brush biopsy, a noninvasive diagnostic procedure for detecting oral cancer
- ✓ Coverage for teeth whitening (take-home bleaching gel with trays) and athletic mouth guards
- ✓ No age limit on sealants
- ✓ Coverage for advanced procedures like crowns and bridges over implants
- ✓ Second opinions covered
- ✓ Emergency care
- ✓ Orthodontic coverage for children AND adults

* Plan copay and coinsurance requirements apply. Not all services are covered. See Appendix B for a listing of related plan limitations and exclusions.



Your Dental Coverage Options

	DPPO Base Plan		DPPO Preferred Plan		New for 2021! Dental HMO - K1-09	
	In-Network*	Out-of-network*	In-Network*	Out-of-network*	In-Network*	Out-of-network*
Class I – Diagnostic & Preventive	100% No deductible	100% No deductible	100% No deductible	100% No deductible	No charge	No coverage
Class II – Basic restorative	50% after deductible	50% after deductible	90% after deductible	80% after deductible	Flat co-pay amounts. See Schedule of Benefits posted on Benefits Express.	No coverage
Class III – Major restorative	50% after deductible	50% after deductible	60% after deductible	50% after deductible	Flat co-pay amounts. See Schedule of Benefits posted on Benefits Express.	No coverage
Class IV - Orthodontia	N/A	N/A	50% No deductible	50% No deductible	Flat co-pay amounts. See Schedule of Benefits posted on Benefits Express.	No coverage
Class IX – Implants	50% after deductible	50% after deductible	60% after deductible	50% after deductible	Flat co-pay amounts. See Schedule of Benefits posted on Benefits Express.	No coverage
Annual deductible (Individual/Family)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	None	No coverage
Calendar-year maximum	Year 1: \$1,000 Year 2: \$1,100 Year 3: \$1,200 Year 4: \$1,300		Year 1: \$2,000 Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300		None	No coverage

New Dental Plan – Cigna DHMO K1-09

- Procedures listed on the Patient Charge Schedule are subject to the plan limitations and exclusions described in your plan book/certificate of coverage
- The DHMO is available at a fraction of the cost compared to the Basic and Preferred PPO options
- No deductible or calendar year maximums, and predictable costs based on your patient charge schedule
- The DHMO requires referrals to see specialists, unlike the PPO
- DHMO enrollees must go to an In-network provider as the plan does not offer any out-of-network coverage
- Below is a sample of the Patient Charge Schedule
 - See the Patient Charge Schedule for a full list of all services, see the Benefit Express enrollment site

	In-Network Patient Charge
Office visit	\$0.00
Comprehensive Periodontal Evaluation	\$33.00
X-ray (bitewing)	\$0.00
Fluoride application	\$15.00
Crown	\$410.00 - \$460.00
Space Maintainer	\$170.00
Inlay	\$410.00
Onlay	\$470.00
Implant	\$750.00 - \$790.00

2021 Full-Time & Part-Time Monthly Dental Rates

Full-Time	PPO Base Plan	PPO Preferred Plan	DHMO
Coverage level	Employee Pays	Employee Pays	Employee Pays
Employee Only	\$9.82	\$14.58	\$5.22
Employee + 1 or more Dependents	\$29.05	\$47.68	\$13.17

Part-Time	PPO Base Plan	PPO Preferred Plan	DHMO
Coverage level	Employee Pays	Employee Pays	Employee Pays
Employee Only	\$14.73	\$21.87	\$7.82
Employee + 1 or more Dependents	\$43.58	\$71.52	\$19.72



Find a Dentist

- If you have a MyCigna.com account:
 - Log in to MyCigna.com to search for DHMO or PPO providers
- For those who do not yet have an account
 - Visit Cigna.com
 - To search for a dentist on cigna.com, visit the site and click “Find a Doctor, Dentist or Facility.”
 - Follow the prompts on the screen and when asked to choose your plan, select **Cigna Dental Care DHMO if interested in the DHMO**, or **Total Cigna DPPO** if interested in the Base or Preferred PPO options
 - Review the lists given by specialty. Or narrow your search by typing in provider name, specialty or office name
 - Once you get your search results, you can further refine your search by:
 - Distance, Years in practice, Specialty, Additional languages

Call us at 800.Cigna24 (800.244.6224)

Need help finding a Cigna Dental Care network dentist or specialist? Just give us a call. You can use the automated Dental Office Locator. Or, you can speak directly with a customer service representative. You can also ask for a directory customized by dentist type and location.

Call your current dentist

Your current dentist could be in-network. Call the office and ask if they participate in the Cigna Dental Care Access Plus network.





HELP WITH YOUR ORAL HEALTH

Programs and services



Base and Preferred PPO Enhancement: It pays to get preventive care

Cigna Dental WellnessPlus®

- This program applies to the two DPPO options
 - Basic PPO
 - Preferred PPO
- Receive preventive care services during your plan year, your annual dollar maximum will increase the following plan year.
- Remain enrolled and keep receiving preventive care services, and your annual dollar maximum level will continue to increase
- Don't receive preventive care services and your annual dollar maximum will stay the same.

*This provides the highlights of the Cigna Dental WellnessPlus program. Increases in your annual maximum are subject to the amount specified in your plan documents. Review your plan documents or contact your employer to determine if your plan includes this program. The specific terms of your dental plan as selected by your employer will always determine your actual coverage.



Save money with and better manage medical conditions with better oral care

Cigna Dental Oral Health Integration Program[®]

- 90% of all systemic diseases have oral symptoms.*
- If you're living with a certain chronic condition or if you are pregnant, the Cigna Dental Oral Health Integration Program^{®**} provides reimbursement for certain dental services to help reduce the impact dental conditions can have on your condition.
- If you have Cigna medical and dental coverage, have a diagnosis for a certain chronic health condition and have not seen a dentist in over seven months, we'll reach out and remind you to make an appointment.***
- We also work together with dental providers to help protect you and your family from medication misuse, addiction and overdose.

* Colgate Professional, "Oral Health and Overall Health: Why A Healthy Mouth Is Good For Your Body," <https://www.colgateprofessional.com/education/patient-education/topics/systemic/why-a-healthy-mouth-is-good-for-your-body>. Accessed July 2020.

** You must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.

*** Program only available for pre-approved clients. Product availability may vary by location and plan type and is subject to change.



Cigna Dental Oral Health Integration Program®

More programs

Available to ALL Cigna Dental customers with qualifying condition(s) who enroll in the program

More wellness

Articles on behavioral issues linked to oral health

Dental services	Heart disease	Stroke	Diabetes	Maternity	Chronic kidney disease	Organ transplants	Head and neck cancer radiation
Periodontal treatment and maintenance (D4341, D4342, D4910 ¹)	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation (D0180)				◆			
Oral evaluation (D0120 ² , D0140 ² , D0150 ²)				◆			
Cleaning (D1110 ³)				◆			
Scaling in the presence of inflammation – Full Mouth (D4346 ³)				◆			
Emergency palliative treatment (D9110 ⁴)				◆			
Topical application of fluoride and topical application of fluoride varnish (D1206 ⁵)					◆	◆	◆
Topical application of fluoride – excluding varnish (D1208 ⁵)					◆	◆	◆
Sealants (D1351 ⁵)					◆	◆	◆
Sealant repair – per tooth (D1353 ⁵)					◆	◆	◆

1. Four times per year. 2. One additional evaluation. 3. One additional cleaning. 4. No limitations. 5. Age limits removed, all other limitations apply.



We're here 24/7/365



By phone – 800.244.6224

- Call anytime day or night for live customer service
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
- Get help finding a dental office
- Check your eligibility



myCigna® – online or through the app

- Review your plan information and check a claim status
- Find network dentists
- Print temporary ID cards
- Change your Cigna Dental Care® dental office
- View year-to-date dental costs and estimate approximate costs prior to treatment
- Take oral health assessments that you can share with your dentist
- Brighter Score® feature.* Use this scoring method



to compare dentists

- Convenient, online scheduling with dentists who offer this service*
- Insightful customer reviews to guide smart choices*

* Actual features may vary by dentist and Cigna Dental plan type. For Cigna Dental Care® (DHMO) plans, appointment scheduling feature is only available with network specialists who offer this service (not available with network general dentists or pediatric dentists). These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.

** The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



myCigna® app users log in with just one touch.**

Access your account with just a fingerprint on any compatible device.



TeleDentistry

- Cigna offers 24/7/365 TeleDentistry
- **TeleDentistry claims are processed as in-network claims on your plan and have no copay or coinsurance costs!**
- This service is great for addressing any of the following urgent dental situations:
 - Toothaches
 - Infection
 - Swelling
 - Bleeding and more
- TeleDentist providers can prescribe medications
- Members must use the video chat function
- Members can see their current dentist if they are in the Cigna network and offer virtual care

How to access Cigna Dental Virtual Care.

If your dentist is unable to assist with your urgent dental care need, simply log on to your **myCigna.com** account and follow the prompts to the virtual care portal.

- › You **must** connect to the portal via your **myCigna.com** account in order to use the service without having to enter a payment method.
- › Once you've entered the online portal, you will be prompted to create an account on "The TeleDentists" website, and provide basic health information.
- › You will be prompted to download and install a video chat application, and then confirm whether you want to see a dentist now, or schedule an appointment for a later time.
- › When you are ready to consult with a dentist, you'll enter a virtual waiting room where a dentist will connect with you in ten minutes or less.



Online oral health assessments

Cavity risk assessment and periodontal (gum) disease risk assessment

Cavity Risk Assessment

please print this page and share it with your dentist at your next dental check-up [print](#)

Patient Name: Age: Date: Score:

Low Risk -10 to 0	Low to Moderate 1 to 5	Moderate Risk 6 to 10	High Risk 11 or greater
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How often do you visit your dentist ?
Regular dental visits allow the dentist to help prevent and/or treat tooth decay at an earlier stage

How often do you brush your teeth each day ?
Frequent tooth brushing is an important part of protecting your teeth from cavities. The American Dental Association suggests brushing your teeth twice a day with fluoride toothpaste³

How often do you floss between your teeth ?
Use of dental floss or other special types of cleaners between your teeth also helps to prevent tooth decay. It is recommended that you floss at least once a day.

Do you use fluoride toothpaste ?
Using toothpaste that contains fluoride helps to reduce the risk for cavities.

Periodontal (Gum) Disease Risk Assessment

please print this page and share it with your dentist at your next dental check-up [print](#)

Patient Name: Age: Date: Score:

Low Risk -5 to 0	Low to Moderate Risk 1 to 6	Moderate Risk 7 to 11	High Risk 12 or greater
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How old are you?
As we age, the risk of gum disease may increase steadily.

Do you smoke or use any tobacco products?
Studies show that using tobacco products may be a significant factor for gum disease.

Do you have diabetes?
There is a direct relationship between diabetes and gum disease. Individuals who have diabetes are at greater risk for infections, including gum disease.

If yes, how is your diabetes controlled?
The severity of your diabetes may increase the risk of gum disease. If your diabetes is controlled, it is easier to maintain healthy gums.

Do you have a family history (parents or siblings) of diabetes?
Diabetes has been shown to run in families. If someone in your family has diabetes, you may be at greater risk for diabetes and gum disease.

Cavities and gum disease are preventable and treatable

- Take these short quizzes to determine your risk for cavities or gum disease
- Print your results and share them with your dentist
- Available in English and Spanish

Available in the dental coverage section on myCigna.com[®]



Your online oral health assessments

- Ten-question quiz designed to test your knowledge about the basics of oral cancer.
 - Where it can occur
 - Warning signs
 - Common risk factors
 - What you can do to help reduce your risk
- Available in English and Spanish



Available in the dental coverage section on myCigna.com®



Estimate your dental care costs

- Convenient, online access to estimate dental care costs
- Helps you to plan and budget
- Specific to your plan information, average area charges for treatment bundles and individual dentist's contracted fees for a single procedure

The Treatment Cost Estimator is for informational purposes and provides rough calculations only, based on the treatment or procedure you choose. It does NOT guarantee the exact amount of your out-of-pocket costs and it does NOT guarantee coverage for any treatment or procedure or any dental benefit plan payment. Your actual out-of-pocket cost for dental care will depend on the specific terms of your dental benefit plan.

