### **Individual and Family Plans**

Cigna Health and Life Insurance Company



Get the dental services you need for your medical condition. Enroll in the Cigna Dental Oral Health Integration Program today.

# 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 gum disease and tooth decay. The program is for people with certain medical conditions that have been found to be associated with gum disease. There's no additional cost for the program – if you qualify, you get reimbursed!\*

### Do I qualify?

If you have a Cigna dental plan and under treatment for a qualifying condition, you're eligible to enroll in the program. You do NOT have to be enrolled in a Cigna medical plan to be eligible for this program, but you do have to be enrolled in the program to receive benefits. You must currently be under treatment by a doctor for any of the following conditions:

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

### How does it work?

First you need to enroll in the program. Next, when you visit your dentist, you will pay your usual copay or coinsurance amount. As a reminder, your copay is the fixed amount you pay for covered services, and your coinsurance is the percentage of costs you pay for covered services. Next, your dentist will send Cigna a claim. We review the claim and will refund your copay or coinsurance for eligible dental services. Once we receive your claim, you can expect to be reimbursed in about 30 days. You must enroll in this program to receive the benefits

# What else does the Oral Health Integration Program include?

When you join the program, you get discounts on prescribed mouthwashes, fluoride gels, and toothpastes from your dentist through Cigna Home Delivery Pharmacy<sup>SM</sup> who will help you get these items sent right to your home.\*\*

You can ask us for information on issues that affect your oral health and your overall wellness – such as fear of going to the dentist. Or the impact of stress or tobacco products. We'll also give you guidance on how to overcome these behaviors.





### What dental services are covered under the Cigna Dental Oral Health Integration Program?

Check the chart below to see which dental services are covered for each qualifying medical condition.

#### Medical Conditions (check mark indicates covered dental service1)

Dental Services	Heart Disease	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head and neck cancer radiation
Periodontal Treatment & Maintenance (D4341, D4342, D4910²)	1	✓	✓	✓	✓	✓	✓
Periodontal Evaluation (D0180)				✓			
Oral Evaluation (D0120 <sup>3</sup> , D0140 <sup>3</sup> , D0150 <sup>3</sup> )				✓			
Cleaning (D1110 <sup>4</sup> )				✓			
Scaling in the presence of inflammation — Full Mouth (D4346 <sup>4</sup> )				✓			
Emergency Palliative Treatment (D9110 <sup>5</sup> )				✓			
Topical application of fluoride & Topical application of fluoride varnish (D1206°)					✓	✓	✓
Topical application of fluoride — excluding varnish (D1208 <sup>6</sup> )					✓	✓	✓
Sealants (D1351 <sup>6</sup> )					✓	1	✓
Sealant Repair — per tooth (D13536)					✓	✓	✓

- 1. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums.
- 2. Four times per year subject to plan guidelines.
- 3. One additional evaluation.

## What are Periodontal Treatment and Maintenance?

Periodontal treatment and maintenance are not the same as prophylaxis or "regular cleaning." Periodontal treatment (or "scaling and root planing") consists of "deep cleaning" which involves parts of your teeth below the "gumline." During scaling and root planing, the dentist may numb the area of your mouth that s/he is working on. Periodontal maintenance is a follow-up procedure involving removal of plaque and calculus (tartar) above and below the gumline along with scaling and root planing in areas where needed.

To learn more call us 24/7 at 800.Cigna24.

- 4. One additional cleaning.
- 5. No limitations.
- 6. Age limits removed, all other limitations (including frequency limitations) apply.

#### How do I enroll?

- Fill out the registration form found on myCigna.com or Cigna.com. You can also call the number on the back of your ID card to have an enrollment form sent to you. You only need to complete the form one time per qualifying condition.
- 2. Mail in your completed form to Cigna at the address listed on the registration form. You will receive a welcome letter in the mail once you've been enrolled.
- Visit your dentist and pay your usual copay or coinsurance amount for the covered service.
  We'll send your reimbursement.
- 4. Please note that services received prior to enrollment are not eligible for reimbursement.



<sup>\*</sup> You do not have to meet your deductible to receive reimbursement for these services. However, reimbursement will apply to and is subject to your annual benefits maximum.

Reimbursement under Oral Health Integration Program is subject to plan terms and conditions, including applicable annual benefit maximums and other exclusions and limitations. For costs and details of coverage, see your plan documents.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Dental Health, Inc., Tel-Drug Inc., and Tel-Drug of Pennsylvania, LLC. In Texas, the Dental plan is known as Cigna Dental Choice, and the plan uses the national Cigna DPPO network. "Cigna Home Delivery Pharmacy" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, LLC. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

<sup>\*\*</sup> Pharmacy discounts are available through Cigna Home Delivery Pharmacy only. **This is a discount and is NOT insurance**. This discount is separate from your dental benefits and you are required to pay the entire discounted charge. You should check any insurance or other benefits you have before using these discounts, as those benefits may result in lower costs to you.