

A guide to your **CIGNA Dental PPO**¹
offered by Connecticut General Life Insurance Company

what's important to you

Regular dental visits may do more than brighten your smile. Research shows receiving regular dental care often catches minor problems before they become major and expensive to treat.

Every \$1 you spend on preventive dental care could save you \$8 to \$50 in restorative and emergency treatment².

And research also shows a link between periodontal disease – called gum disease – and other conditions, such as pre-term birth, heart disease, stroke, diabetes and other health issues. So a healthier mouth may help you to have a healthier life.

What can CIGNA Dental do for you?

First, think about your needs. Next, read this information carefully to understand how the plan works. Then, choose CIGNA for your dental health partner and let us help you:

- Practice prevention and take advantage of your plan's preventive care services – most are covered at low cost or no cost to you.
- Use myCIGNA.com or the phone to find out what you need to know about your dental plan.
- Estimate your dental care costs and measure your risk for cavities and gum disease with easy-to-use tools available on myCIGNA.com.
- Enjoy discounts on health-related products and services through CIGNA Healthy Rewards^{®3}.



Introducing the CIGNA Dental Radius Network®

understand your CIGNA Dental PPO

How your plan works

Whether you choose a dentist in the CIGNA Dental Radius Network® or outside the network, your coverage includes a wide range of eligible services after you satisfy any waiting period and meet your deductible:

- Preventive care (cleanings, x-rays, and more)
- Basic care (fillings, basic restorative work)
- Major services (bridges, crowns, root canals and more)
- Orthodontics (some plans may include orthodontic coverage for children and adults)

And there is more:

- Some diagnostic and preventive care procedures are covered at no cost or low cost to you.
- For other services, you will pay a percentage of the cost – or coinsurance amount – to the dentist at the time of service.
- You don't need an ID card to receive dental care.
- If you visit a dentist or specialist for a second opinion, we will reimburse you according to your plan coverage.
- You don't need to select a primary care dentist.
- You don't need a referral to receive care from a specialist.

Please refer to your Summary of Benefits for more plan details and any age and frequency limitations, including a complete list of exclusions and limitations.

If you enroll for dental coverage through UMS for the first time

Choose a dentist when you are ready to make an appointment. You can go to any licensed dentist, even one who isn't in our network. If you haven't yet chosen a dentist, you can look for a Radius Network dentist in your area.

- Radius Network dentists will file claims for you.
- You will spend less with Radius Network dentists because CIGNA has negotiated special rates with these dentists.
- When you stay in the network, you'll even save money on dental services that aren't included in your plan as long as the procedure is listed on the dentist's discount schedule.

When you call to schedule your next appointment, be sure to let that dental office know about your new CIGNA DPPO plan.

If you renew your dental coverage through UMS

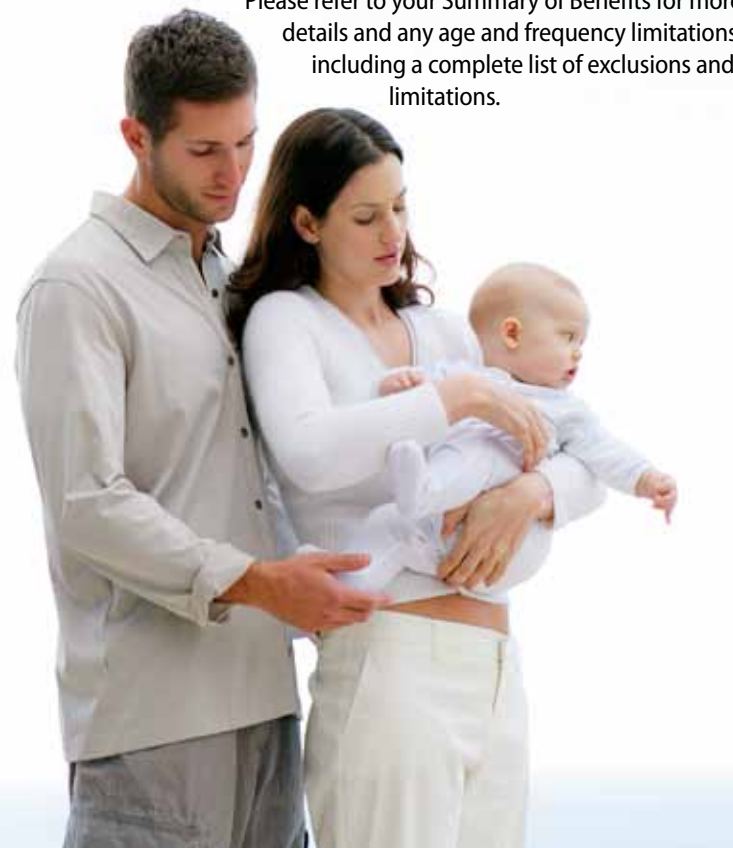
You don't have to change your dentist if you don't want to. When you call to schedule your next appointment, be sure to let that dental office know about your new CIGNA DPPO coverage.

To locate Radius Network dentist, search online or by phone

- On www.cigna.com or myCIGNA.com, click on "Provider Directory" at the top of the page.
- www.CIGNA.com: In the "Select a Network" field, choose "Radius Network" from the list.
- MyCIGNA.com: After you enroll, you can register for 24/7 online access to personalized dental benefits information. MyCIGNA already knows which network you belong to.
- Call us 24/7 at **1.800.CIGNA24 (1.800.244.6224)**: You can use the automated Dental Office Locator or speak to a customer service representative for help.

"Provider" is a general term for all health care professionals in our networks; dentists and orthodontists are two types of "providers".

Visit myCIGNA.com or call our customer service at 1.800.CIGNA24 (1.800.244.6224) if you have questions about your dental coverage, claim status, dental office locator, eligibility and benefits verification, and much more. Our hours include weekdays, Saturdays, Sundays and holidays – any time you need us, we'll be there. We're on the clock for you 24 hours a day, 7 days a week, 365 days a year.



CIGNA Dental WellnessPlus® rewards you for receiving routine preventive dental care

With your CIGNA dental coverage, you'll find that most preventive services are already available at low or no cost. With WellnessPlus, however, you can get rewarded for getting regular dental checkups! Now, the preventive care you receive in one year earns you a higher dollar maximum the next!

Here's how to get the most value from your plan

When you receive any preventive care in one plan year, your annual dollar maximum will increase in the following plan year, allowing you to build your annual dollar maximum for more services you may need in the future.

Year after year, when you remain enrolled in the plan and continue to receive preventive care, your annual dollar maximum will increase in the following year, until it reaches the level specified in your plan documents.

In future plan years, different members of the same family may have different annual dollar maximums.

Covered family members who receive preventive care in a given plan year will be rewarded with an increase in the following plan year.

Covered family members who choose not to receive preventive care during a given plan year will not see a reduction in annual dollar maximum in the following plan year. They will continue to enjoy their current annual dollar maximum.

Here are some examples of how CIGNA Dental WellnessPLUS works¹

ILLUSTRATION 1

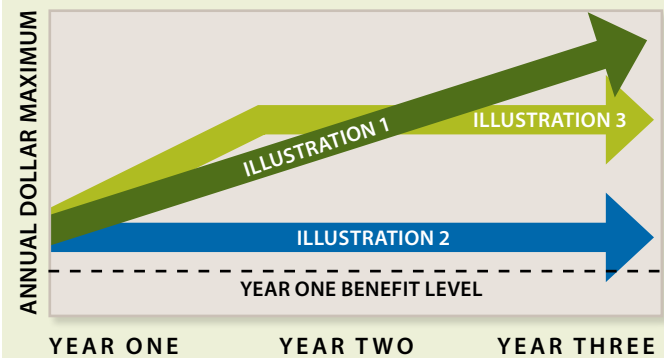
If you receive preventive care every year, your annual dollar maximum will increase in the following plan year up to the amount specified in your plan documents.

ILLUSTRATION 2

If you never receive preventive care, your annual dollar maximum will not increase in future plan years; it will remain the same.

ILLUSTRATION 3

If you receive preventive care in year one but not in year two, your annual dollar maximum in year three will remain at the year two level.



¹ The CIGNA Dental WellnessPlus features described here are for illustration purposes only. The specific terms of your dental benefit plan as selected by your employer will always determine your actual coverage.

CIGNA Dental Oral Health Integration Program®

Because every baby deserves a healthy start.

Research shows that women with gum (periodontal) disease may be at increased risk for pre-term babies; and that treatment for gum disease may reduce the likelihood of premature birth for women at risk.

This program offers enhanced preventive care coverage to UMS employees who are pregnant and enrolled in a CIGNA dental plan. Eligible customers may receive 100% reimbursement of co-pay for certain covered services performed during pregnancy:

- oral evaluation
- periodontal scaling and root planing
- periodontal maintenance
- treatment of inflamed gums around wisdom teeth and recognizing the potential risk for “pregnancy gingivitis”, the frequency limitation for cleanings is waived to include an additional cleaning performed during pregnancy

Assess your risks for dental disease or decay

CIGNA offers three online resources you can use to learn more about your individual risk for tooth decay (cavities), periodontal (gum) disease and knowledge of oral cancer. Take the Cavity and Periodontal Disease Risk Assessment quizzes¹ and share your results and questions with your dentist at your next regular checkup. Take the Oral Cancer Awareness Quiz² to test what you know about oral cancer – the answers may surprise you.

Find links to these interactive, user-friendly, web-based quizzes on our websites:

¹ These tools serve only as guidelines to your risk. It is important to visit your dentist on a regular basis and discuss your oral health.

² This quiz serves as a fast, easy and fun educational tool about oral cancer. It does not score your responses or evaluate your risk like the Periodontal and Cavity Risk Assessments do. It is important to visit your dentist on a regular basis and discuss your oral health.

- www.cigna.com – on the Dental tab under “Related Topics”
- www.myCIGNA.com – on the Dental tab under “Related Health Resources”
- www.itstimetofeelbetter.com – on the “Interactive Tools” page under “Dental Health”

Armed with this information, you’ll be better prepared to manage your oral health and help prevent these dental conditions – or get treatment if necessary.

Health and Wellness discounts

Save money when you purchase health and wellness products and services through the CIGNA Healthy Rewards[®] program*.

Programs include:

- Weight and nutrition management
- Fitness
- Tobacco cessation
- Vision and hearing care
- Vitamins, health and wellness products
- Alternative medicine
- Anticavity products
- Healthy lifestyle products

Make the most of your dental plan by visiting your dentist

*Some Healthy Rewards programs are not available in all states. If your CIGNA plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge.

¹ The CIGNA Dental PPO is underwritten or administered by Connecticut General Life Insurance Company or CIGNA Health and Life Insurance Company with network management services provided by CIGNA Dental Health, Inc., and certain of its operating subsidiaries. In Texas, the Dental PPO product is referred to as the CIGNA Dental Choice Plan. In Arizona and Louisiana, the Dental PPO product is referred to as the CG Dental PPO.

² www.adha.org (American Dental Hygienist Association).

³ Some discounts are not available in all states. A discount program is NOT insurance, and the member must pay the entire discounted charge.

“CIGNA” and the “Tree of Life” logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC) and CIGNA Health and Life Insurance Company (CHLIC).

