



Convenient. Personalized. Secure.

Access to the information you want, when you want it.
Another reason to smile.

We give you **several** tools to help you manage your dental benefits and access dental health information and resources. Visit us online at myCIGNA.com, or call customer service.

Member Self-Service Website

myCIGNA.com is a secure on-line tool that makes it easier and faster for you to access your personalized dental benefits information. Register at myCIGNA.com to:

- View your personalized dental benefits information.
- View the status of a claim.
- Learn about your plan features.
- Print an I.D. Card.

Dental Health Content Via WebMD

Visit WebMD for access to information on a variety of medical and dental health education topics and interactive tools. You have access to over 200 articles on daily dental care, treatments, suggestions for common dental problems, and much more.

Savings you may not expect from a dental plan. Another reason to smile!

At CIGNA Dental, we care about the health of your mouth, and we also care about your overall health.

CIGNA Healthy Rewards^{®7}

Make staying healthy easier and more affordable, with up to 62% off a variety of health and wellness products and services. Visit **myCIGNA.com** to locate a participating Healthy Rewards provider and print an I.D. card. You may need to show a CIGNA Dental I.D. card to obtain discounts.

drugstore.com^{TM8}

Receive savings on oral care products when you purchase them through drugstore.comTM. You automatically save 5% on all nonprescription products when you enter drugstore.com through **www.cigna.com**.

Customer Service

- Our dedicated team of trained service professionals is ready to assist you if you have questions about your coverage, or a claim, or need help finding a dentist.
- For toll-free customer service nationwide – just call 1.800.CIGNA24 (1.800.244.6224). Telephone services include dental office locator, eligibility and benefits verification, claims status and much more.

We give you more reasons to smile



¹In Arizona and Louisiana, the CIGNA Traditional product is known as CG Traditional.

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

³American Dental Association News Releases, Sept. 2001.

⁴Journal of the American Dental Association, July 2001 "Oral Health During Pregnancy: An Analysis of Information."

⁵American Academy of Periodontology (www.perio.org), Feb. 2002.

⁶Journal of the American Dental Association, Oct. 2003.

⁷Healthy Rewards discounts and services are not available in all states. **A discount program is NOT insurance, and the member must pay the entire discounted charge.**

⁸drugstore.com is a trademark of drugstore.com, Inc.



The CIGNA Traditional plan is underwritten or administered by Connecticut General Life Insurance Company. In Arizona and Louisiana, the CIGNA Traditional plan is referred to as CG Traditional.

Dental benefits that are *affordable & easy to use*

CIGNA Traditional¹

A dental plan that cares about your oral health and overall well-being

University of Maine System

Your CIGNA Traditional (Dental Indemnity) Plan

A plan that offers you independence and choice.

- You and your covered family members can access dental care from **any** general dentist or specialist.
- Your dental plan covers eligible dental expenses after you satisfy any applicable waiting periods and meet any applicable deductibles (a dollar amount you must pay before coverage begins).
- Once any deductibles are met, you will pay a coinsurance (a percentage of dentist's contracted charges) at the time of service. Refer to your Summary of Benefits to determine the coinsurance percentage you must pay for the type of dental care you are undergoing.
- Either you or your dentist will file your claim for you. We will determine benefits and make a payment based on the information we receive. To locate and print a claim form, go to www.myCIGNA.com or www.cigna.com.
- You will be reimbursed for all or part of your costs for covered procedures up to your plan's dollar maximum. You pay the difference up to the dentist's usual fees.
- You can find out what a treatment will cost prior to treatment by asking your dentist to submit a predetermination of benefits. Your dentist can request an explanation of benefits that shows what would be covered and how much you would have to pay. You can then discuss your plans for treatment and payment as a well-informed patient.
- You **do not** need to select a primary care dentist.
- You **do not** need a referral to seek care from a specialist.
- You **do not** need an ID card to access dental care.

What's Covered

The Dental Indemnity plan offers coverage for a wide range of services at a cost savings. Your coverage includes:

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

Please refer to your Summary of Benefits for plan details and any applicable age and frequency limitations. Your enrollment materials contain additional information on the Dental Indemnity plan.

What's Not Covered

Below is a partial list of services not covered under the Dental Indemnity plan:

- Replacement of fixed and/or removable appliances that have been lost, stolen or damaged due to patient abuse, misuse or neglect.
- Cosmetic dentistry or cosmetic dental surgery (dentistry or dental surgery performed solely to improve appearance).

For a complete list of exclusions and limitations, refer to your enrollment materials and Summary of Benefits.

The Importance of Good Oral Care

Receiving regular dental care often catches minor problems before they become major and expensive to treat. Did you know good dental care may even help improve your overall health? It's true. Periodontal (gum) disease, a bacterial infection is linked to complications for pre-term birth, heart disease, stroke, diabetes, osteoporosis and other health issues.

Did you know...

Healthy Gums May Help Reduce the Risk of Pre-term Birth.

Recent studies have shown that women with gum disease may have an increased risk for pre-term, low birth weight deliveries. Women with chronic gum disease during the second trimester may be up to seven times more likely to give birth prematurely.^{3,4}

The good news is that researchers have found a significant reduction in pre-term birth in women treated for gum disease.

Healthy Gums May Lead to a Healthier Heart.

People with advanced gum disease may be more likely to have heart disease than those with healthy gums.⁵ Bacteria and their by-products from the gum tissues may enter the blood stream, causing small blood clots that may contribute to the clogging of arteries.

The good news is that gum disease is preventable and treatable.

Healthy Gums May Help Control Blood Sugar

As a general rule, diabetics have a tougher time healing. And research shows they suffer greater tooth loss than patients without diabetes.

The good news... researchers⁶ found that when diabetic patients' gum infections were treated, they found it easier to manage their blood sugar.

CIGNA Dental Oral Health Maternity ProgramSM

Because every baby deserves a healthy start.

Research shows that women with periodontal (gum) 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 enhances dental benefits for expectant mothers with CIGNA dental coverage. Eligible members 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

Enrollment is Easy. Follow these simple steps...

- 1 **Review** your plan materials.
- 2 **Enroll.** Complete and sign the paper enrollment form and return it to your employer. (If your employer has a different enrollment process, follow your employer's instructions.)

After you enroll...

- Take advantage of your plan's preventive care benefits to help avoid future costly procedures.
- Keep a copy of your Summary of Benefits, which lists all of the benefits that are covered and your financial responsibility.
- Consult your plan documents for more information on your dental benefits.
- You can print an ID card on myCIGNA.com after you have registered to use this online website.
- Visit myCIGNA.com or call customer service at 1.800.CIGNA24 (1.800.244.6224) if you have questions about your dental coverage.

The key to a healthy smile is to take care of your teeth and gums before problems begin. 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. You'll find that coverage for most preventive services is provided at low or no charge. And taking good care of your teeth and gums may help improve your overall health.

