

SAVE ON YOUR DENTAL BILLS

Want to get the most out of your dental care dollars? Make your next appointment with a dentist in the Cigna Network!



With Cigna, you can save money when you visit a dentist in the **Cigna Network**. You'll always save the most since these dentists have agreed to give Cigna customers the largest discounts. If you visit a dentist who isn't in the Cigna Network, he or she is considered to be out-of-network. Out-of-network dentists have not agreed to give Cigna customers any discounts on dental services.

What is the BEST way to locate a Cigna Network dentist?

Follow these easy steps:

If you haven't already, register for myCigna.com:

1. Visit www.myCigna.com
2. Click on the "Register Now" button
3. Complete the following four steps: "Enter Personal Details," "Confirm Your Identity," "Create User ID" and "Review & Submit."

Once registered:

1. Log into myCigna.com, click on "Find a Doctor or Service" at the top of the page.
2. Enter your search criteria and click "Search" OR Click on "Dentist" under the "Find a Person" heading and select a specialty dentist by category

Or take advantage of one of the below options:

Call us at 1.800.Cigna24 (1.800.244.6224)

You can use the automated Dental Office Locator or speak to a customer service representative 24/7 for help locating a Cigna Network dentist or specialist.

Call your current dentist

Many dentists accept insurance but not all are contracted with the network. When you call, be sure to ask if your dentist is **contracted** with the Cigna Dental Network for your plan.

What do Real Network Savings Look Like?*

Joe and Sue, coworkers with the same Cigna Dental plan, both need a porcelain crown. The plan offers a **50%** benefit on crowns whether the procedure is done by an in-network dentist or not.

Joe visits a network dentist who has agreed to charge Cigna customers a special discounted fee of **\$650** for crowns. Since Joe's plan will pay **\$325**, his out-of-pocket cost is **\$325**.

Sue, however, visits an out-of-network dentist for the same procedure. This dentist has not agreed to the special discounted fee and charges **\$1,000** for a crown. For out-of-network claims, Sue's plan pays based on a Maximum Reimbursable Charge (MRC¹) rather than a discounted fee. The MRC for Sue's crown is \$950 and her plan will pay 50% of that amount. Sue is responsible for the difference between what her plan pays and her dentist's usual \$1,000 fee for that procedure. Since Sue's plan will pay **\$475**, her out-of-pocket cost will total **\$525**.

Joe spent \$200 less than Sue for the identical procedure. Why? Because Joe visited a dentist in the Cigna Network.

Access the new
myCigna Mobile App!



¹ "MRC" is "Maximum Reimbursable Charge." The MRC is the usual charge for a given procedure charged by most dentists in a given area with similar training and experience. CIGNA collects claim data to determine what is customary in a geographic area for each covered procedure, and uses that average to calculate what your dental plan will pay when you visit a non-network dentist. Each dentist decides what to charge patients for dental care. Some dentists will charge less than the MRC in their area while others will charge more. When you visit a non-network dentist, you are responsible for all charges above what your plan pays, even if that dentist's regular charge is higher than the MRC. "Cigna" and "GO YOU" are registered service marks, and the "Tree of Life" logo and "Cigna Dental" are service marks, of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, and HMO or service company subsidiaries of Cigna Health Corporation and Cigna Dental Health, Inc. Participating dentists are independent contractors solely responsible for treatment provided. © 2013 Cigna.