



YOUR DENTAL PLAN OPTIONS

2016 Open Enrollment – Town of Trumbull

- Dental Plan Options
- Helpful Resources
- Q&A



2016 BENEFITS AT A GLANCE

Dental Plan Details – Dental PPO (DPPO):

- Effective: July 1, 2016
- Offers dental services both in and out-of-network. Ability to see a dental specialists without a referral. **However, your out-of-pocket expenses may be higher if you see an out-of- network provider.**
- No Deductible
- \$1,500 Calendar Year Maximum (Class I – Preventive; II – Basic Restorative; III – Major Restorative)
- Orthodontia – Covered for children up to age 19; separate \$1,500 lifetime maximum
- No calendar year maximum for Periodontal Maintenance, Scaling, and Root Planning if enrolled in the HEP plan
- Student dependent age - 26



2016 BENEFITS AT A GLANCE – VISION MATERIALS RIDER

	Town of Trumbull	
	In network	Out of network
Materials Copay	\$0	N/A
Single Vision Lenses	Covered in Full	\$40 Allowance
Bifocal Lenses	Covered in Full	\$65 Allowance
Trifocal Lenses	Covered in Full	\$75 Allowance
Lenticular Lenses	Covered in Full	\$100 Allowance
Contact Lenses (Retail Allowance)		
Elective	\$360 Allowance	\$345 Allowance
Therapeutic	Covered in Full	\$345 Allowance
Frame (Retail Allowance)	\$175 Allowance	\$126 Allowance

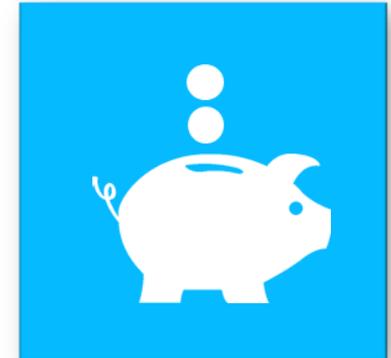
Note: For more information you may visit <http://www.cigna.com/sites/stateofct-partnership/> or call **1.800.CIGNA24 (1.800.244.6224)**



SAVINGS ON NON-COVERED SERVICES

You can obtain savings on most services not covered

- You must visit network dentists in order to take advantage of the Cigna Dental PPO network discounts.
- Savings will not apply if you or your covered dependents visit a non-participating dentist.
- You are responsible for paying the negotiated fees directly to the dentist.



**Discounts on non-covered services may not be available in all states. Certain dentists may not offer discounts on non-covered services. Please speak with your dental care professional or contact Cigna member services prior to receiving care to determine if these discounts will apply to you.*



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM®

Research shows an association between oral health and medical conditions such as diabetes, stroke, heart disease, preterm birth and more.

More programs

Available to ALL Cigna Dental customers with qualifying condition(s)

More wellness

Articles on behavioral issues linked to oral health

More discounts

Up to 50% off average retail prices on certain prescription dental products¹

Covered dental procedures and medical conditions	Heart Disease	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head and neck cancer radiation
Periodontal treatment and maintenance ²	◆	◆	◆	◆	◆	◆	◆
Periodontal evaluation				◆			
Oral evaluation ³				◆			
Cleaning ⁴				◆			
Emergency palliative treatment				◆			
Fluoride – topical application and varnish ⁵					◆	◆	◆
Sealants ⁵					◆	◆	◆

The Cigna Dental Oral Health Integration Program is one of the most comprehensive programs available*. The benefit is all yours. It pays 100% for enhanced preventive and periodontal services to help keep you at 100%.

*Based on an internal market survey conducted from 2008–2012 including over ten leading dental carriers which indicates Cigna reimburses for more procedures and qualifying conditions than any other carrier reviewed.

1. December 2010, Cigna Home Delivery Pharmacy Average Retail Price Surveys 2. Four times per year.

3. One additional evaluation. 4. One additional cleaning. 5. Age limits removed; all other plan limitations apply.

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1.800.Cigna24



**Talk to a live
customer service
representative
24/7/365**



**Find a dental
office, 24 hours a
day, 7 days a week**



**Check your
eligibility**

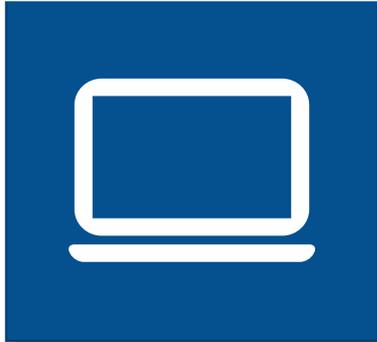


VISIT US ONLINE

<http://www.cigna.com/sites/stateofct-partnership/>

Customized website for State of CT employees:

- Information on plan specifics
- Help finding participating dentists and specialists
- Programs and plan features available to you



myCigna.com *Register once you're enrolled*

- Review your personal plan information
- Find network dentists
- Print temporary ID cards
- Download claim forms
- Download **Cigna Dental Oral Health Integration Program**[®] reimbursement forms
- View claim status
- View year-to-date dental costs
- Estimate costs with the **Dental Treatment Cost Estimator**
- Take oral health assessments that you can print and share with your dentist
- Read dental health articles and view videos from WebMD[®]
- **Healthy Rewards**[®] discount information**

* Changes made by the 15th day of the month effective the first day of the following month.

** Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**



Q&A

what you want to know



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