



Your Dental Plans

Missouri Educators' Trust

Together, all the way.®

Offered by Cigna Health and Life Insurance Company or its affiliates

862420 d



A dental plan that gives you choice

Dental Preferred Provider Organization (DPPO)

- You can choose to use any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network
- You can see a specialist without a referral
- You'll pay an annual amount – deductible – before your plan begins to pay for covered costs
- Once you meet your deductible, you'll pay a portion of your covered dental care costs – coinsurance – and the plan pays the rest
- Most Cigna DPPO Advantage network dentists will submit claims for you. Your plan will then pay the dentist or you (based on the claim form)
- The amount your plan pays depends on:
 - The coinsurance level for the service you received
 - Which dentist you visit
 - If you've paid your deductible and/or reached your calendar year maximum
- Once you reach the plan's calendar year maximum, your plan will no longer pay a portion of your costs during that plan year



Thousands of dentists, one directory

- All participating dentists are combined into one directory, which you can easily search online at Cigna.com and via the myCigna® website or app.
- **Total Cigna DPPO Network** – comprised of two networks- both considered network providers
 - Cigna DPPO **Advantage** – Offers greater discounts for services, meaning less out of pocket expense for members
 - Cigna DPPO – same great benefits

* Projected 2018 year-end unique providers, as of 04/2018.

** Cigna DPPO National Book of Business data as of May, 2018. Actual discounts/savings will vary.



Cigna Value Added Benefits – Orthodontia

- Deductible and annual maximum start fresh 7/1
- Orthodontia Life Time Maximum is reset July 1, 2019

* Projected 2018 year-end unique providers, as of 04/2018.

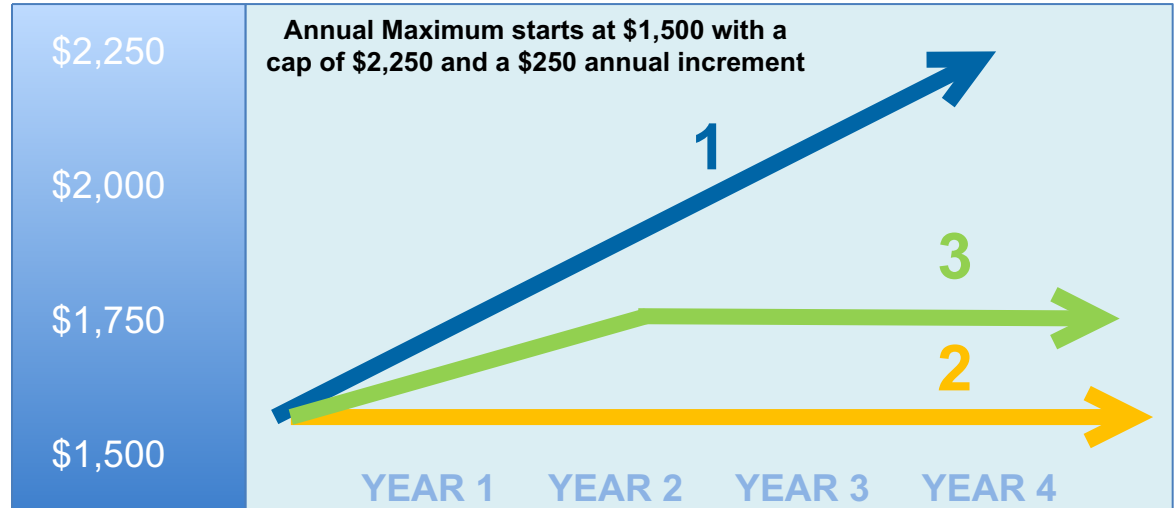
** Cigna DPPO National Book of Business data as of May, 2018. Actual discounts/savings will vary.



Importance of preventive care

Cigna Dental WellnessPlus[®] Progressive Maximum

- Receive any preventive care service during your plan year, and your annual dollar maximum will increase the following plan year.*
- When you remain enrolled in the plan and continue to receive preventive care, your annual dollar maximum will increase in the following year.*



Example

Employee 1 – Receives preventive care every year and the annual dollar maximum increase every year until it reached \$2,250

Employee 2 – Never received preventive care. Annual maximum remains at \$1,500.

Employee 3 – Receives preventive care in year 1 but not in years 2 and 3. Annual dollar maximum increases in year 2 to \$1,750 but remains at \$1,750 for subsequent years.

*Increase contingent upon receiving preventive services in Plan Year 1, and is subject to the maximum increase specified by your employer's plan. See your plan documents for details.

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Standard Max Builder Carry Over – Transition to Cigna

Look at Standard benefit summary to see if this applies to your plan.

- Standard will send Cigna a report in July showing current balance for each member
- The family member with the highest value will dictate which of the three buckets the entire family will move into:

| Highest Level in Family |
|-------------------------|
| \$1 - \$250 |
| \$251 - \$500 |
| \$501 + |



Standard Rollover Benefits – Transition to Cigna

Example of a plan with a \$1000 Annual Calendar Year Maximum Benefit

| Highest Level in Family | Cigna's Starting Maximum July 1, 2019 |
|-------------------------|--|
| \$1 - \$250 | \$1250 |
| \$251 - \$500 | \$1500 |
| \$501 + | \$1750 |



Cigna Dental Oral Health Integration Program[®]

More programs

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

More wellness

Articles on behavioral issues linked to oral health

More discounts

Discounts on prescribed mouthwashes, fluoride gels, and toothpastes from your dentist*

| Dental services | Heart disease | Stroke | Diabetes | Maternity | Chronic kidney disease | Organ transplants | Head and neck cancer radiation |
|---|---------------|--------|----------|-----------|------------------------|-------------------|--------------------------------|
| Periodontal treatment and maintenance (D4341, D4342, D4910 ¹) | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ | ◆ |
| Periodontal evaluation (D0180) | | | | ◆ | | | |
| Oral evaluation (D0120 ² , D0140 ² , D0150 ²) | | | | ◆ | | | |
| Cleaning (D1110 ³) | | | | ◆ | | | |
| Scaling in the presence of inflammation – Full Mouth (D4346 ³) | | | | ◆ | | | |
| Emergency palliative treatment (D9110 ⁴) | | | | ◆ | | | |
| Topical application of fluoride and topical application of fluoride varnish (D1206 ⁵) | | | | | ◆ | ◆ | ◆ |
| Topical application of fluoride – excluding varnish (D1208 ⁵) | | | | | ◆ | ◆ | ◆ |
| Sealants (D1351 ⁵) | | | | | ◆ | ◆ | ◆ |
| Sealant repair – per tooth (D1353 ⁵) | | | | | ◆ | ◆ | ◆ |

1. Four times per year. 2. One additional evaluation. 3. One additional cleaning. 4. No limitations. 5. Age limits removed, all other limitations apply.

* 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.



Estimate your dental care costs

- Convenient, online access to estimate dental care costs
- Helps you to plan and budget
- Specific to your plan information, average area charges for treatment bundles and individual dentist's contracted fees for a single procedure

This one small screen provides all of the information that our customers need to know about the cost of their upcoming dental care:

Root Canal-Therapy-Back Tooth

SEARCH BY ZIP | Start Over

Your Pick: **\$72.30** Your Cost

Your Savings: **\$220.00** For staying in-network | **\$1,197.70** For being insured

Here is how much money you save by having Cigna insurance, and by staying in-network

For QUEST
General Dentist Khan, Hammad A.

Estimated Out-of-Pocket Cost: \$72.30

Here is the estimate of what you will owe for this service.

Total Cost Breakdown

| | |
|--|-----------------|
| Covered | \$498.00 |
| Total cost before applying coverage | \$498.00 |

Here is the total cost of the procedure, and the costs when your benefits are applied (using today's deductible remaining balance from your account).

Your Coverage: Who Pays?

| | |
|---|----------------|
| Plan Fees Plan pays 80.00% of the covered amount once your deductible is met up to the covered maximum(s) allowed by your plan. Amount maximum remaining: \$1,000.00 | \$475.70 |
| Deductible - You Pay Deductible: \$25.00 (met) \$0.00 Remaining: \$25.00 | \$25.00 |
| Copayment You pay 10.00% after your deductible is met. | \$47.30 |
| Estimated out-of-pocket cost | \$72.30 |

These examples are provided for illustrative purposes only. The Treatment Cost Estimator is for informational purposes and provides rough calculations only, based on the treatment or procedure you choose. It does NOT guarantee the exact amount of your out-of-pocket costs and it does NOT guarantee coverage for any treatment or procedure or any dental benefit plan payment. Your actual out-of-pocket cost for dental care will depend on the specific terms of your dental benefit plan.



Your online oral health assessments

- Ten-question quiz designed to test your knowledge about the basics of oral cancer.
 - Where it can occur
 - Warning signs
 - Common risk factors
 - What you can do to help reduce your risk
- Available in English and Spanish




Available in the dental coverage section on myCigna.com



Online oral health assessments

Cavity risk assessment and periodontal (gum) disease risk assessment

Cavity Risk Assessment

please print this page and share it with your dentist at your next dental check-up 

Patient Name: Age: Date: Score:

| | | | |
|----------------------|-----------------------------------|--------------------------|----------------------------|
| Low Risk -10 to 0 | Low to Moderate 1 to 5 | Moderate Risk 6 to 10 | High Risk 11 or greater |
|----------------------|-----------------------------------|--------------------------|----------------------------|


How often do you visit your dentist?
Regular dental visits allow the dentist to help prevent and/or treat tooth decay at an earlier stage.

How often do you brush your teeth each day?
Frequent tooth brushing is an important part of protecting your teeth from cavities. The American Dental Association suggests brushing your teeth twice a day with fluoride toothpaste.

How often do you floss between your teeth?
Use of dental floss or other special types of cleaners between your teeth also helps to prevent tooth decay. It is recommended that you floss at least once a day.

Do you use fluoride toothpaste?
Using toothpaste that contains fluoride helps to reduce the risk for cavities.

Periodontal (Gum) Disease Risk Assessment

please print this page and share it with your dentist at your next dental check-up 

Patient Name: Age: Date: Score:

| | | | |
|-----------------------------|--------------------------------|--------------------------|----------------------------|
| Low Risk -5 to 0 | Low to Moderate Risk 1 to 6 | Moderate Risk 7 to 11 | High Risk 12 or greater |
|-----------------------------|--------------------------------|--------------------------|----------------------------|

How old are you?
As we age, the risk of gum disease may increase steadily.

Do you smoke or use any tobacco products?
Studies show that using tobacco products may be a significant factor for gum disease.

Do you have diabetes?
There is a direct relationship between diabetes and gum disease. Individuals who have diabetes are at greater risk for infections, including gum disease.

If yes, how is your diabetes controlled?
The severity of your diabetes may increase the risk of gum disease. If your diabetes is controlled, it is easier to maintain healthy gums.

Do you have a family history (parents or siblings) of diabetes?
Diabetes has been shown to run in families. If someone in your family has diabetes, you may be at greater risk for diabetes and gum disease.

Cavities and gum disease are preventable and treatable

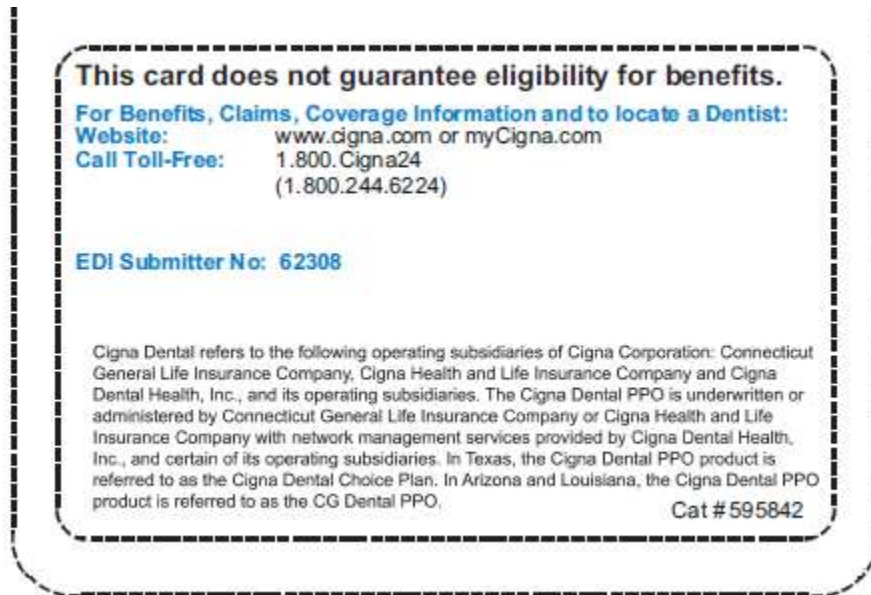
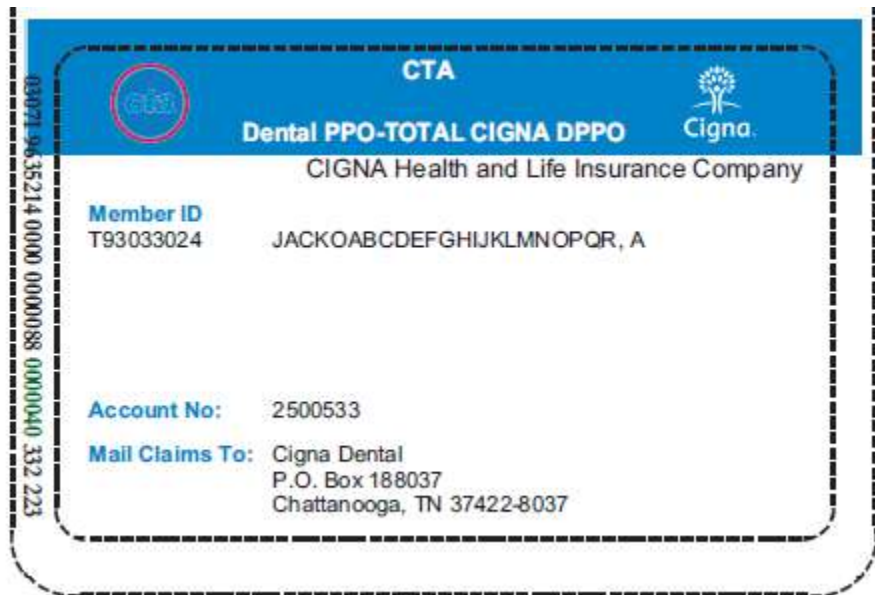
- Take these short quizzes to determine your risk for cavities or gum disease
- Print your results and share them with your dentist
- Available in English and Spanish

Available in the dental coverage section on myCigna.com



Dental ID Card– Easy Access to Dental Benefits

Employees will receive a Dental ID card to present to their dental care professional.





WE'RE HERE FOR YOU

Tools and resources



More than just benefits

Cigna Healthy Rewards®*

Cigna Healthy Rewards®
Discounts on a full range of
health and wellness programs
and services

- Eye care – exams, frames and lenses, laser vision correction
- Weight management – Jenny Craig®
- Smoking cessation programs
- Hearing care
- Fitness club memberships
- Alternative medicine – acupuncture, chiropractic care, massage therapy
- Mind/body – positive mental visualization and relaxation techniques to help you to lose weight, reduce stress, quit smoking, reduce pain, prepare for surgery or even cope with chronic illness

*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.**

** Cigna's identity theft services are provided under a contract with Europ Assistance USA. Full terms are contained in Cigna's Identity Theft Program service agreement. **This program is NOT insurance and does not provide reimbursement for financial losses.**

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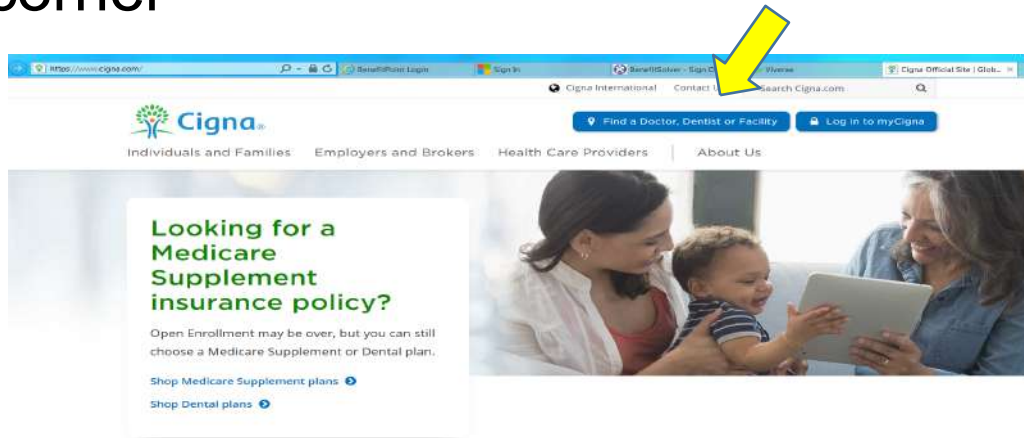
Pre-enrollment – We're Here to Help

- **Visit Cigna.com** or
- **Call the Pre-enrollment Line**
 - 800-564-7642
 - Identify yourself as
 - Missouri Educators' Trust or
 - Your School District Name



Pre-enrollment – We're Here to Help

- Visit Cigna.com to search Providers
- Dental
 - Find A Doctor, Dentist or Facility – upper right hand corner



Pre-enrollment – We're Here to Help

- Not a Cigna Customer Yet, then Plans Through Your employer or school

The screenshot shows the Cigna website's search interface. At the top, there's a navigation bar with links for 'Individuals', 'Employers', and 'Health Care Providers'. Below that is the Cigna logo and a 'Log in to myCigna' button. The main heading is 'Find a Doctor, Dentist, or Facility'. The page is split into two columns. The left column is for 'Cigna Customers' and the right column is for 'Not a Cigna Customer Yet?'. A yellow arrow points to the right column.

Cigna Customers

Use the myCignaSM website or app and simplify your search for providers.

- Easily find providers in your plan's network (you'll save money when you stay in-network).
- Compare costs for hundreds of procedures.




LOG IN AND SEARCH MYCIGNA

I still need to [register on myCigna](#).

Not a Cigna Customer Yet?

You can still search for an in-network provider, but you'll need to select a plan first and you can't compare procedure costs.

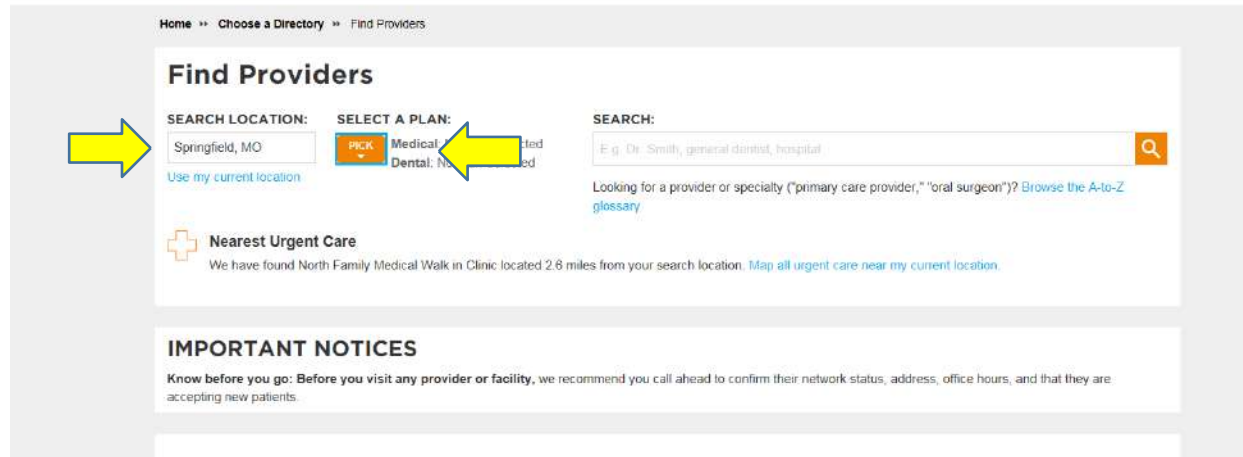
Choose a plan type to search:

-  Plans through your employer or school
-  Individual plans purchased from Cigna or healthcare.gov
-  Medicare plans



Pre-enrollment – We're Here to Help

- Type in your location
- Select the Drop Down box for Select a Plan



Home » Choose a Directory » Find Providers

Find Providers

SEARCH LOCATION: Springfield, MO [Use my current location](#)

SELECT A PLAN: PICK Medical Dental: No

SEARCH: E.g. Dr. Smith, general dentist, hospital

Looking for a provider or specialty ("primary care provider," "oral surgeon")? [Browse the A-to-Z glossary](#)

Nearest Urgent Care
We have found North Family Medical Walk in Clinic located 2.8 miles from your search location. [Map all urgent care near my current location](#)

IMPORTANT NOTICES

Know before you go: Before you visit any provider or facility, we recommend you call ahead to confirm their network status, address, office hours, and that they are accepting new patients.



Pre-enrollment – We're Here to Help

- Select Dental Plans

Looking for a provider, or specialty ("primary care provider," "oral surgeon")? Please see the A to Z page.

SELECT A PLAN FOR YOUR SEARCH

CANCEL

IF YOU ALREADY HAVE A CIGNA PLAN...

Log into your myCigna account so you find the doctors covered by your plan and can see what you may pay for many of the most common procedures.

IF YOU ARE LOOKING FOR A CIGNA PLAN...

Select a plan for your search to find health care professionals who accept it.

PLANS AVAILABLE IN YOUR SEARCHED LOCATION: SPRINGFIELD, MO

| | |
|-----------------|------------------|
| ▶ MEDICAL PLANS | No Plan Selected |
| ▶ DENTAL PLANS | No Plan Selected |

CHOOSE



Pre-enrollment – We’re Here to Help

- Under DPPO/EPO select “Total Cigna DPPO ” and then click the orange “Choose” box

SELECT A PLAN FOR YOUR SEARCH CANCEL

IF YOU ALREADY HAVE A CIGNA PLAN...
Log into your [myCigna](#) account so you find the doctors covered by your plan and can see what you may pay for many of the most common procedures.

IF YOU ARE LOOKING FOR A CIGNA PLAN...
Select a plan for your search to find health care professionals who accept it.

PLANS AVAILABLE IN YOUR SEARCHED LOCATION: SPRINGFIELD, MO

▶ **MEDICAL PLANS** No Plan Selected

▼ **DENTAL PLANS** No Plan Selected

Remind me later

CIGNA DENTAL CARE DHMO

Cigna Dental Care Access (formerly Cigna Dental Care HMO)

Cigna Dental Care Access Plus

DPPO/EPO

Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)

Look for dentists who are “**Cigna DPPO Advantage**” on the search results page. Seeing a Cigna DPPO Advantage dentist may provide a better benefit level with greater savings.

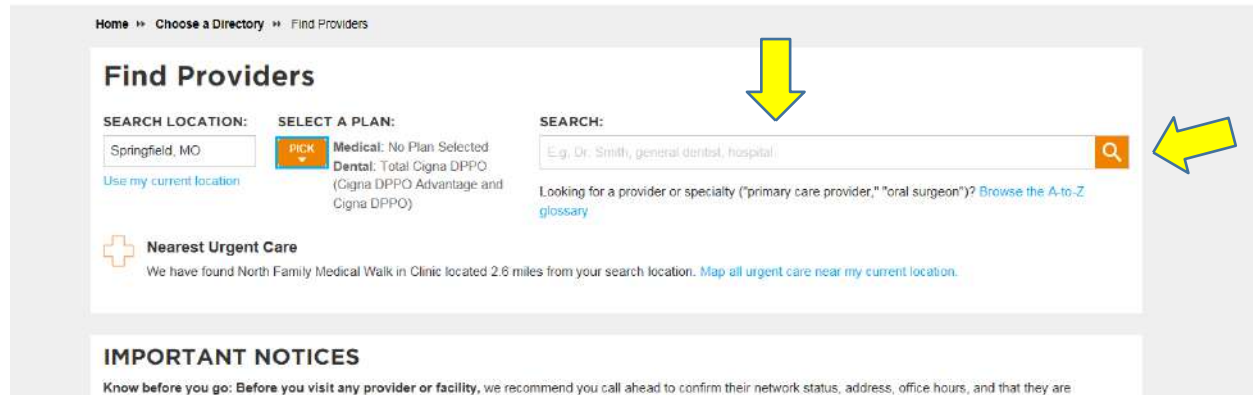
Choice Plus or PPO Radius network customer:
Log in to [myCigna.com](#) to find your covered dentists and dental services.

CHOOSE



Pre-enrollment – We’re Here to Help

- Search: In the “Search” box enter a dentist’s name or type of dentistry (i.e. general dentist, orthodontist, endodontist, etc.) and then click on the magnifying glass to search

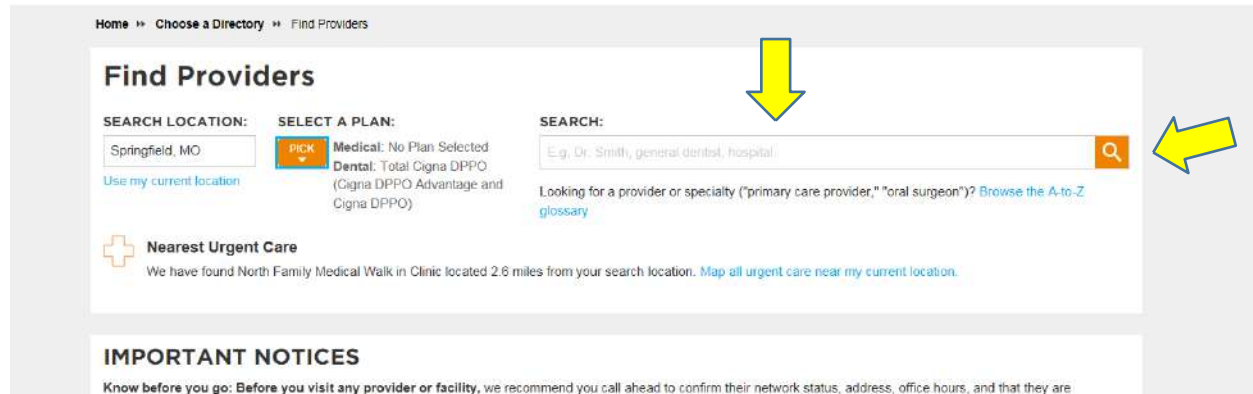


The screenshot shows the 'Find Providers' page on the Cigna website. At the top, there are navigation links: 'Home', 'Choose a Directory', and 'Find Providers'. The main heading is 'Find Providers'. Below this, there are three main sections: 'SEARCH LOCATION:', 'SELECT A PLAN:', and 'SEARCH:'. The 'SEARCH LOCATION:' section has a text box containing 'Springfield, MO' and a link 'Use my current location'. The 'SELECT A PLAN:' section has a 'PICK' button and two options: 'Medical: No Plan Selected' and 'Dental: Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)'. The 'SEARCH:' section has a text box containing 'E.g. Dr. Smith, general dentist, hospital' and a magnifying glass icon. A yellow arrow points down to the search box, and another yellow arrow points left to the magnifying glass icon. Below the search box, there is a link: 'Looking for a provider or specialty ("primary care provider," "oral surgeon")? Browse the A-to-Z glossary'. Below the search box, there is a section for 'Nearest Urgent Care' with a plus sign icon and text: 'We have found North Family Medical Walk in Clinic located 2.6 miles from your search location. Map all urgent care near my current location.' At the bottom, there is a section for 'IMPORTANT NOTICES' with the text: 'Know before you go: Before you visit any provider or facility, we recommend you call ahead to confirm their network status, address, office hours, and that they are'.



Pre-enrollment – We’re Here to Help

- Search: In the “Search” box enter a dentist’s name or type of dentistry (i.e. general dentist, orthodontist, endodontist, etc.) and then click on the magnifying glass to search



Home » Choose a Directory » Find Providers

Find Providers

SEARCH LOCATION: Springfield, MO [Use my current location](#)

SELECT A PLAN: [PICK](#) Medical: No Plan Selected
Dental: Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)

SEARCH: [Q](#)

Looking for a provider or specialty ("primary care provider," "oral surgeon")? [Browse the A-to-Z glossary](#)

Nearest Urgent Care
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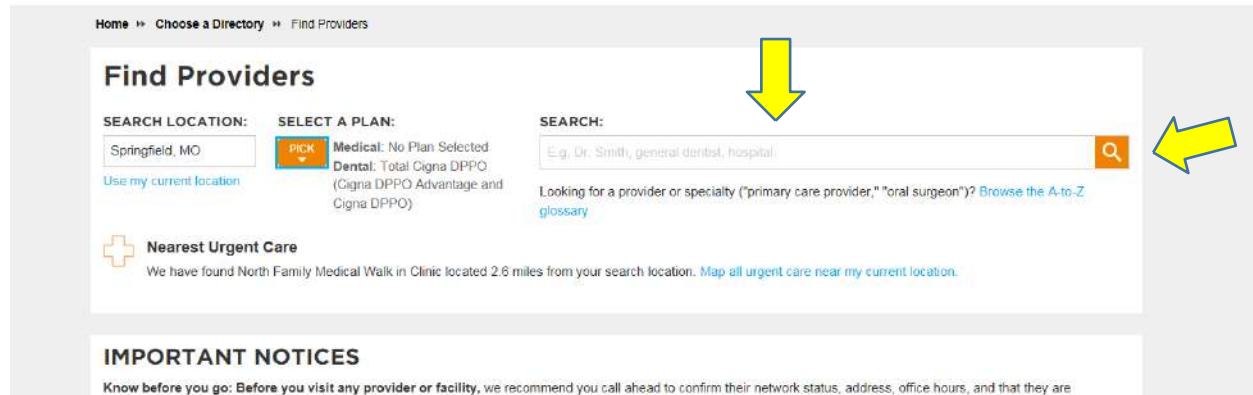
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- Search: In the “Search” box enter a dentist’s name or type of dentistry (i.e. general dentist, orthodontist, endodontist, etc.) and then click on the magnifying glass to search



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Pre-enrollment – We're Here to Help

- Cigna DPPO Advantage – Provides Great Discounts and Cost Savings to the Members
- Cigna DPPO – Still in Network but not as deep of discounts



Zahirsha, Mehjabeen, DDS

American Dental Solutions

(417) 681-9988 | 2125 W Kingsley St Springfield, MO 65807 | 5.0 miles - [Map](#)

General Dentistry

Years in Practice: 16

CIGNA DPPO ADVANTAGE - Higher benefit level

CIGNA DPPO ADVANTAGE: May provide a better benefit level with greater savings.

Accepting new patients with selected plan

Butler, Dennis A

Access Dental and Dentures

(417) 501-1048 | 1701 W Sunshine St Ste Q Springfield, MO 65807 | 2.2 miles - [Map](#) | [3 other locations](#)

General Dentistry

CIGNA DPPO - Lower benefit level may apply. Refer to myCigna.com for benefit details

CIGNA DPPO: May provide a lesser benefit level while still offering savings.

Accepting new patients with selected plan



Cissell, Michael F, DDS

Access Dental and Dentures

(417) 501-1048 | 1701 W Sunshine St Ste Q Springfield, MO 65807 | 2.2 miles - [Map](#) | [3 other locations](#)

General Dentistry

Years in Practice: 46

CIGNA DPPO - Lower benefit level may apply. Refer to myCigna.com for benefit details

CIGNA DPPO: May provide a lesser benefit level while still offering savings.

Accepting new patients with selected plan



Pre-enrollment – We're Here to Help

- **Pre-enrollment Line**
 - Call – 800-564-7642
 - Identify yourself as:
 - Missouri Educators' Trust or,
 - Your School District Name



We're here 24/7/365 – Available 7/1/2019



By phone – 800-244-6224

- Call anytime day or night for live customer service
- Ask for a Spanish-speaking representative or speak with us in your preferred language – interpreter service is available in over 200 languages
- Get help finding a dental office
- Check your eligibility

myCigna® – online or through the app

- Review your plan information and check a claim status
- Find network dentists
- Print temporary ID cards
- View year-to-date dental costs and estimate approximate costs prior to treatment
- Take oral health assessments that you can share with your dentist

- Find Healthy Rewards® discount information
- Brighter Score® feature.** Use this scoring method to compare dentists
- Convenient, online scheduling with dentists who offer this service**
- Insightful customer reviews to guide smart choices**

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

** Actual features may vary by dentist and Cigna Dental plan type. For Cigna Dental Care (DHMO) plans, appointment scheduling feature is only available with network specialists who offer this service (not available with network general dentists or pediatric dentists). These and other dentist directory features are for educational purposes only and should not be the sole basis for decision-making. They are not a guarantee of the quality of care that will be delivered to individual customers. Customers are encouraged to consider all relevant factors and to speak with their treating dentist when choosing where to receive dental care.

*** The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.



myCigna® app users log in with just one touch.

Download the myCigna App and access your account with just a fingerprint on any compatible device.***



Cigna Dental empowers your employees with a revolutionary approach.

Cigna is the first and **only** carrier to offer the

**Brighter Score™
Technology**

which brings innovative online customer experience tools to the dental-related portions of

myCigna.com

Dental customers have access to improved cost and quality transparency tools.

- **Comparison shop** for dentists by price, efficiency, patient satisfaction & location.
- **The Brighter Score™** will easily note the best provider “for you” that measures affordability, experience and patient satisfaction.
- **Set appointments online using the Brighter technology**, once a dentist is chosen.
- **View more information about network dentists**, including photos, videos, office amenities, associations, certifications and more.
- **Access certified patient reviews of dentists.**
- **Receive recall notices** of appointments and follow-ups.

We're working to make it as easy as possible for customers to use their plan as well as avoid cost surprises.





Q&A

What you want to know



Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's plan booklet, evidence of coverage, insurance certificate, or summary plan description – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. Cigna Dental Care (DHMO) plans are insured by Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., a **Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes**, Cigna Dental Health of Kansas, Inc. (KS & NE), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In other states, Cigna Dental Care plans are insured by Cigna Health and Life Insurance Company (CHLIC), or Cigna HealthCare of Connecticut, Inc., and administered by Cigna Dental Health, Inc. Dental PPO plans are insured or administered by CHLIC or Connecticut General Life Insurance Company, with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. Policy forms: OK – Dental Indemnity/PPO: HP-POL99 (CHLIC); DHMO: HP-POL115 (CHLIC); OR – Indemnity/DPPO/DEPO: HP-POL68, DHMO: HP-POL121 04-10; TN – Dental Indemnity/PPO: HP-POL69/HC-CER2V1 et al. DHMO: HP-POL134/HC-CER17V1 et al. (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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