

VOLUNTARY DENTAL PLAN – DHMO

CITY OF WATERBURY RETIREES
WITH MEDICARE SUPPLEMENT

Plan year: Effective 1/1/2022

Together, all the way.®

Offered by Cigna Health and Life Insurance Company or its affiliates

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A New Voluntary Dental Benefit Plan - DHMO



- This is a Cigna Fully Insured Alternative Dental Plan
- The Plan provides basic dental care *PLUS* additional coverage for dental treatments & procedures
- This plan is **a *ONE-TIME offering*** to retirees who wish to purchase a plan that pays for expensive treatments as well as regular, basic care
- It will be offered in a Special Election Period November 1 – November 30, 2021 with an effective date of January 1, 2022.



What is a Dental Health Maintenance Organization?

Cigna Dental Care® Dental Health Maintenance Organization (DHMO)*

- A DHMO offers services through a **narrower network** of dentists
- The plan is able to offer covered members **much greater benefits** because of deeper discounts
- There are **no deductibles and no calendar year maximums**
- Members must choose a primary care dentist in the Cigna Dental Care network
- Members can change a network dentist at any time; changes become effective the month after a change is requested
- Members pay the charge for each service listed on the Patient Charge Schedule
- There is **no out-of-network coverage** (except in emergencies)**

* The term "DHMO" is used to refer to product designs that may differ by state of residence of enrollee, including, but not limited to, prepaid plans, managed care plans, and plans with open access features. The Cigna Dental Care (DHMO) product availability varies by state and is subject to change.

** There are no out-of-network benefits with a Cigna Dental Care plan except in the case of emergencies. For residents of MN and OK coverage is available out-of-network. See **Appendix A** for details.

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What is a Dental Health Maintenance Organization? (Cont'd.)

Cigna Dental Care® Dental Health Maintenance Organization (DHMO)*

- A “**Narrower Network**” means the choice of dentists is more limited than in regular, broad network plans which offer more limited coverage
- If a retiree elects to participate in the DHMO during the special election period, they are required to remain enrolled for a minimum of 12 months
- The City of Waterbury retiree is responsible for the full premium costs of the DHMO plan
- All charges for the Oral Health Integration Program are paid in full through the DHMO; no annual maximums.

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What is a Dental Health Maintenance Organization? (Cont'd.)

Cigna Dental
Care® Dental
Health
Maintenance
Organization
(DHMO)*

- You must go “In-network” to use the DHMO plan
- Plan name is: **Cigna Dental Care Access Plus**
- For help finding a DHMO general dentist call Cigna at **1-800-564-7642** and speak to a Pre-enrollment Specialist or go online to myCigna.com





CIGNA DENTAL CARE[®]



Coverage with NO deductibles or waiting periods¹

Examples of covered services¹

- ✓ Preventive care such as cleanings and exams at no added cost (or low cost)
- ✓ Additional cleanings, fluoride and fluoride varnish available for a copay
- ✓ Temporomandibular joint (TMJ) diagnosis
- ✓ General anesthesia/IV sedation when medically necessary
- ✓ Brush biopsy, a noninvasive diagnostic procedure for detecting oral cancer
- ✓ Teeth whitening (take-home bleaching gel with trays) and athletic mouth guards
- ✓ Sealants (no age limits)
- ✓ Advanced procedures like crowns, bridges over implants, and dentures
- ✓ Second opinions
- ✓ Emergency care (limited)
- ✓ Orthodontic coverage



1. Plan copay and coinsurance requirements apply. Not all services are covered. See Appendix B for a listing of related plan limitations and exclusions.



ESTIMATE DENTAL CARE COSTS

Cigna dental estimator tools are easy to use, and help you avoid unexpected dental care costs. Whether you're choosing a dentist or planning for a procedure, you'll be in the know and ready to make the best decision for you.



Find care and costs:

- With a few taps of your phone or clicks of your mouse, you'll find dentists in your area
- Search by dentist name and type, even by the treatment you're looking for
- View provider backgrounds, credentials and patient reviews



The tool helps you:

- Find dentists near you
- Plan and budget
- Compare procedure costs, specific to your plan, among different in-network dentists

**Ready to start estimating dental care costs?
Just log on to myCigna® website or app ► Find Care & Costs
Or call the phone number on the back of your Cigna dental ID card**

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.





PROGRAMS AND SERVICES FOR BETTER ORAL HEALTH



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM[®]

Save money and help manage medical conditions with better oral care

- Oral health and overall health are connected in ways you may not even realize¹
- If you have been diagnosed with certain chronic medical conditions or are pregnant, you can enroll in the Cigna Dental Oral Health Integration Program. Then, you'll be eligible to be reimbursed for out-of-pocket costs for certain dental procedures²
- We also work with dental providers to help protect you and your family from medication misuse, addiction and overdose

1. Mayo Clinic, "Oral health: A window to your overall health." <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>. Last updated June 4, 2019.

2. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM[®]



More programs

Available to ALL Cigna Dental customers with qualifying condition(s) who enroll in the program



More wellness

Articles on behavioral issues linked to oral health

Procedure	Heart disease	Stroke	Diabetes	Pregnancy	Chronic kidney disease	Organ transplants	Radiation-head/neck cancers	Rheumatoid arthritis	Sjogren's syndrome	Lupus	Parkinson's disease	ALS	Huntington's Disease	Opioid misuse or addiction
Periodontal treatment and maintenance	●	●	●	●	●	●	●							●
Periodontal evaluation				●										
Oral evaluation				●										●
Cleaning				●										
Scaling in the presence of inflammation — full mouth				●										
Emergency palliative treatment				●										
Topical application of fluoride varnish					●	●	●	●	●	●	●	●	●	●
Topical application of fluoride excluding varnish					●	●	●	●	●	●	●	●	●	●
Sealants					●	●	●	●	●	●	●	●	●	●
Sealant repair — per tooth					●	●	●	●	●	●	●	●	●	●





MORE THAN JUST DENTAL BENEFITS



Cigna Healthy Rewards^{®1}

Discounts on a range of health and wellness programs and services



Dental Information Line

24/7 access to trained professionals who can help answer your questions about dental treatment and clinical symptoms

CALL 1-800-564-7642 OR GO ONLINE AT MYCIGNA.COM TO LEARN MORE

1. 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.**





Dental Information Line



PROGRAMS
& SERVICES

Dental Information Line

For Cigna Dental
Care (DHMO) only

We're here for you, when you need us most

With your Cigna Dental Care plan, you get personal support 24/7/365.

Dental Pre-Information Line.

Trained professionals can answer your questions about the DHMO.

1-800-564-7642

Post Enrollment Information Line.

Trained professionals can answer your questions about dental care and clinical symptoms. Simply call the phone number on the back of your Cigna Dental ID card.





ENROLLMENT & PLAN INFORMATION



Your One-Time Election into the DHMO Plan is Easy.



- Special Election runs from November 1 to November 30, 2021
- Any retiree enrolled in the Medicare Supplement plan who wants to participate in the DHMO will need to complete a City of Waterbury Voluntary Dental Special Election Form;
- Select a general dentist and enter their dental ID# on the form;

For help call Cigna at 1-800-564-7642 or go to www.cigna.com

Its' that easy!



Look up a Cigna DHMO provider:

Go to Cigna.com

- Go to **Cigna.com**. Click on “**Find a Doctor, Dentist or Facility**” at the top of the screen.
- Under “**Not a Cigna Customer Yet?**” click “**Plans through your employer or school.**”
- Enter your search location (city, state, or ZIP).
- Under “**Select a Plan**” pick “**Dental**”.
- Then, choose “**Cigna Dental Care Access Plus**” and press the “**Choose**” button.
- Review the lists given by specialty. Or narrow your search by typing in provider name, specialty or office name.
- Once you get your search results, you can further refine your search by:
 - Distance
 - Specialty
 - Years in practice
 - Additional languages
- Click on a dentist’s name for more details. Such as office hours and location listings with map view.

Need help finding a Cigna Dental Care network dentist or specialist? Just give us a call. You can use the automated Dental Office Locator. Or, you can speak directly with a customer service representative. You can also ask for a directory customized by dentist type and location. **Call Cigna at: 1-800-564-7642**

Call your current dentist

Your current dentist could be in-network. Call the office and ask if they participate in the Cigna Dental Care Access Plus network.

Greenwald, Michael, DDS

Dental Office: Albano & Greenwald

Dental Office No: 526212

146 Highland Ave Ste 1

Waterbury, CT 06708

(203) 755-7748

Handicap Accessible: Yes

Languages Spoken By Provider

French, Spanish

Accepting new patients with selected plan

Dentist ID#





CIGNA DENTAL VIRTUAL CARE¹

Get the dental care you need without leaving home

If you need dental care and are unable to reach your primary general dentist, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs

To access Cigna Dental Virtual Care, just log on to your [myCigna.com](https://mycigna.com)TM account and follow the prompts to the virtual care portal.

1. Cigna provides access to virtual care through national tele dental care providers via [myCigna.com](https://mycigna.com) as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.





APPENDIX B

Cigna Dental Care® limitations and exclusions

The following limitations apply to most Cigna Dental Care® plans: Two (2) cleanings and bitewing x-rays per calendar year; one (1) full mouth/panorex x-ray every three calendar years; TMJ treatment (when included on your PCS) is limited to one (1) occlusal orthotic device every two years; the replacement of crowns and inlays, and prosthesis over implants (if unserviceable and cannot be repaired), is limited to once every five years. The frequency limitations of certain other covered services are set forth in the Patient Charge Schedule (PCS).

In general, only those services that are medically necessary and listed on the PCS are covered. The following services are generally not covered unless otherwise listed on the PCS or required by law.

- (a) Experimental and cosmetic dentistry, and any services that do not meet common dental standards;
- (b) Treatments or surgery if associated with a poor or hopeless diagnosis;
- (c) The recommendation of any inlay, onlay, crown, post and core or fixed bridge, or implant supported prosthesis (including crowns, bridges, and dentures) within 180 days of initial placement;
- (d) Crowns, bridges and implant supported prosthesis used solely for splinting;
- (e) Completion of crowns, bridges, dentures, or root canal treatment already in progress on the effective date of your Cigna Dental coverage;* and
- (f) If your plan includes orthodontic coverage, the following is generally not covered: (1) incremental costs associated with optional/elective materials; (2) procedures or appliances to guide minor tooth movement or correct harmful habits; (3) replacement of appliances that have been lost, stolen, or damaged due to patient abuse, misuse or neglect; or (4) any services which are not typically included in orthodontic treatment.

This is not a complete list and the terms of your specific dental plan may vary. See your plan documents for a complete list of plan terms, conditions, limitations and exclusions.

***California and Texas residents:** Treatment for conditions already in progress on the effective date of your coverage are not excluded if otherwise covered on the PCS.

