



# PUTTING TOO MUCH MONEY WHERE YOUR MOUTH IS?

The Cigna Dental Care® Prepaid plan helps make caring for your teeth affordable.

## Discover the benefits and value of having dental coverage.

As a retired employee you're eligible to enroll in the Cigna Dental Care Prepaid Plan if you are receiving a pension from the Tennessee Consolidated Retirement System or participated in a Higher Education Optional Retirement Plan. This plan offers a full range of benefits through a network of participating dentists.

## Take a look at the Cigna Dental Care Prepaid plan's monthly premium:

COVERAGE LEVEL	CIGNA DENTAL CARE PREPAID PREMIUM PER MONTH
Retiree only	\$15.23
Retiree + spouse	\$27.01
Retiree + child(ren)	\$31.63
Retiree + family	\$37.10

Costs are subject to change.

## Explore the benefits of the Cigna Dental Care Prepaid plan<sup>2</sup>

- ▶ 24/7 access to live customer support
- ▶ Fluoride treatments - two per year to help repair teeth
- ▶ Change your Cigna Dental Care Prepaid plan's network general dentist (NGD) anytime. Simply go online to select your NGD or call customer service. Changes made by the 15th of the month will go into effect the first day of the following month. If you need an immediate change, customer service can help 24/7
- ▶ Athletic mouth guard coverage to help prevent costly repairs to the mouth, teeth and jaw
- ▶ Preventive and diagnostic services covered at low or no additional cost
- ▶ No deductibles, no claim forms when using in-network dentists, no waiting periods, no calendar year maximums
- ▶ An Office Visit Fee Copay applies per patient, per office visit, and is in addition to any other applicable patient charges. Please refer to the Patient Charge Schedule.
- ▶ No age limit on sealants, which helps prevent tooth decay
- ▶ Covered family members can choose different general dentists near home, work or school
- ▶ Children can remain with a pediatric network dentist up to their 13<sup>th</sup> birthday

## NEW THIS YEAR FOR 2021

- ▶ Implant Coverage Benefit - (surgical placement of implants)
- ▶ limited to one implant per calendar year with a replacement of one per 10 years.
- ▶ Teledentistry will be at no cost.

## ANNUAL ENROLLMENT IS YOUR OPPORTUNITY TO GET THE BENEFITS AND SAVINGS YOU WANT.

From October 1, 2020 through October 30, 2020 you can enroll in the Cigna Dental Care Prepaid plan.



Together, all the way.®



Offered by Cigna Health and Life Insurance Company or its affiliates

## See the value of choosing your dentist

With the Cigna Dental Care® Prepaid plan, you'll need to choose a general network dentist from the Cigna Dental Care Prepaid plan network for the State of Tennessee.<sup>3</sup> But having a dentist who knows you is a good thing!

Your dentist will:

- ▶ Be your source for basic care, advice and direction
- ▶ Provide referrals to in-network specialists if you need them<sup>4</sup>

So, you'll get the care you need and stay in-network, helping you to stay healthy and save money.

**Remember:** Out-of-network benefits are not offered with the Cigna Dental Care Prepaid plan (except for emergencies or where required by law).<sup>3</sup>

## FOR A COMPLETE LIST OF DENTISTS IN YOUR AREA:

- ▶ You can find a network dentist by visiting [Cigna.com/sites/stateoftn](https://www.cigna.com/sites/stateoftn) where the instructions are posted on how to access the pre-effective **myCigna.com** log on process. This will allow you to view dental network information specific to the State of TN DHMO Prepaid Dental Plan. Or, if you are already a member, you can go to your personalized **myCigna.com** account.”
- ▶ Call **1.800.997.1617** to speak with a representative

Our network is constantly growing so remember to check the directory for updates.

## Here are some in-network dentists close to your home that are currently accepting new patients.

DENTAL OFFICE	LOCATION	PHONE	DENTAL OFFICE #
Dr. [First 1 Last 1]	[Address, City, State]	[XXX.XXX.XXXX]	[XXXXXX]
Dr. [First 1 Last 1]	[Address, City, State]	[XXX.XXX.XXXX]	[XXXXXX]
Dr. [First 1 Last 1]	[Address, City, State]	[XXX.XXX.XXXX]	[XXXXXX]

For informational purposes only. This is not a complete list. Dentist participation is subject to change. You are encouraged to verify the dentist's participation and other information before making an appointment. Be sure to tell the dentist that you are in the Cigna Dental Care Access Prepaid Plan for the State of Tennessee.



**Don't just sit back. Freshen up on your dental plan options and get the benefits and savings you want. Please read your enrollment materials carefully. Then, consider choosing the Cigna Dental Care Prepaid plan option when making your benefit elections.**

1. The term "Cigna Dental Care® Prepaid Plan" 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 (including Dental HMO plans), and plans with open access features. The Cigna Dental Care Prepaid plan for the State of Tennessee Group Insurance Plan is not available in every state. Currently it is not available in Alaska, Idaho, Maine, Montana, New Hampshire, New Mexico, North Dakota, Puerto Rico, South Dakota, Vermont, West Virginia, Wyoming, and US Virgin Islands. There are no out-of-network benefits, except for emergencies or where required by law.

2. Review the enclosed materials for more information about the services covered under the Cigna Dental Care plan, including a listing of plan exclusions and limitations. For complete details about the services covered under your plan, review your plan documents.

3. A benefit is paid for covered out-of-network emergency dental care. Certain states mandate coverage for dental care received out-of-network. For example, in Minnesota, the plan will pay 50% of the value of your network benefit for covered out-of-network services. In Oklahoma, the plan will pay the same amount it pays network dentists for covered out-of-network services. You are responsible for any charges not covered by the plan. Other states may have similar mandates. Refer to your plan documents for cost and coverage details.

4. Referrals are not required for network orthodontists or pediatric dentists.

Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided to their patients. Dentists are not agents of Cigna.

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