HELP PROTECT YOUR ORAL HEALTH AND YOUR BUDGET

Cigna 2019 Dental Prepaid Plan

OUTH ALL THE.WAY.

It’s time to learn about your dental plan options for next year.

As a State of Tennessee employee, you’re eligible to elect the Cigna 2019 Dental Prepaid Plan. This fall, you can enroll in and make benefits changes for most programs during these dates:

- **State and higher education employees:**
  - **October 1-12, 2018.** Enrollment ends on October 12, 2018, at 4:30 pm (CST).
- **Local education and local government employees:**
  - **October 1-26, 2018.** Enrollment ends on October 26, 2018, at 4:30 pm (CST).
- **Retirees:**
  - **October 1-26, 2018.** Enrollment ends on October 26, 2018, at 4:30 pm (CST).

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.
Selecting a dental plan is an important decision.

Consider the Cigna 2019 Dental Prepaid Plan

Dental care needs can be hard to predict. You can prepare now by selecting a General Dentist from the Cigna Dental Care DHMO network. The plan works much like a medical HMO, in which you select a Primary Care Provider to manage your care. The Cigna 2019 Dental Prepaid Plan is designed to help keep dental expenses affordable, while providing quality care to you and your family.

The checklist below can help you decide what’s most important for you and your family. Simply check “yes” or “no,” and then read the instructions below the chart.

Is the Cigna 2019 Dental Prepaid Plan right for you?

<table>
<thead>
<tr>
<th>CIGNA DENTAL PREPAID PLAN FEATURE</th>
<th>WHAT IT MEANS TO YOU</th>
<th>IMPORTANT TO YOU?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed copays</td>
<td>When you enroll in a Cigna Dental Prepaid (DHMO) Plan,1 you receive a Patient Charge Schedule, or “PCS.” The PCS lists the specific dental procedures covered by the plan and the amount you pay the dentist. These copays apply even if you see a specialist.*</td>
<td>Yes [ ] No [ ]</td>
</tr>
<tr>
<td>Access to a Cigna Dental Care HMO dentist where you need one</td>
<td>Cigna has one of the largest DHMO networks.2 This helps you and each of your enrolled family members choose a network dental office that’s convenient to your home, work or school.</td>
<td>Yes [ ] No [ ]</td>
</tr>
<tr>
<td>No deductibles or waiting periods</td>
<td>There is no amount you have to pay, no period of time you have to wait, before your coverage begins. Instead, you can visit a network dentist immediately after your coverage begins and pay only the copay listed on your PCS.3</td>
<td>Yes [ ] No [ ]</td>
</tr>
<tr>
<td>No annual or lifetime dollar maximums</td>
<td>If your benefits include a plan maximum and the plan pays that maximum amount, you would have to pay 100% for all dental work needed for the rest of the plan year. With the Cigna Dental Prepaid Plan, “no maximums” means that your coverage is not limited to a certain dollar amount.</td>
<td>Yes [ ] No [ ]</td>
</tr>
<tr>
<td>No paperwork</td>
<td>Since you simply pay the copay when you visit the network dental office, there are no claim forms to file. If you need to see a specialist, your assigned network general dentist will fill out the specialty referral paperwork for you. Referrals aren’t required for network pediatric dentists for your children under seven years old or for network orthodontists if you or your family member need braces.*</td>
<td>Yes [ ] No [ ]</td>
</tr>
<tr>
<td>Orthodontic Care</td>
<td>Cigna’s plan includes coverage for braces for children and adults. Check your plan materials at Cigna.com/sites/stateoftn</td>
<td>Yes [ ] No [ ]</td>
</tr>
</tbody>
</table>

Count the boxes you checked “yes” and “no.” If more boxes are checked “yes,” the Cigna Dental Prepaid Plan may be the right option for you!

The Cigna Dental Prepaid Plan for the State of Tennessee Group Insurance Plan may not be available in every state. There are no out-of-network benefits for the Cigna Dental Prepaid Plan, except where required by law.

*Make sure to confirm that your current dentist is in the Cigna DHMO network if you want to continue receiving treatment from them.

Why choose the Cigna 2019 Prepaid Plan?

It’s easy to use.

➢ Prior to enrolling in the Cigna Dental Prepaid Plan, you can find a dentist at Cigna.com/sites/stateoftn.

➢ When signing up, you must choose a Cigna DHMO network general dentist who will handle all of your dental care. If you need assistance in selecting a dentist, contact Cigna at 800.997.1617.

➢ Once enrolled with the Cigna Dental Prepaid Plan, you can find or change dentists on myCigna.com (registration required) or by calling State of TN customer service at 1.800.997.1617.

➢ After you sign up, Cigna will mail you a Patient Charge Schedule (or “PCS”) that lists the copays for covered services. You can also view/download a copy on myCigna.com.

➢ ID cards, even though not required, will be issued. You can also request or print one anytime at myCigna.com.

➢ There are no claim forms to submit. When your PCS lists a copay, pay that amount to the dentist directly after you receive care.

➢ If you need to see a network dental specialist, your network general dentist will handle the referral paperwork for you. Prior authorization may be required for certain types of specialty care.

And it’s budget friendly

➢ No charge for most preventive services1.

➢ When there is a cost, you’ll pay a set amount (copay) for services covered by your plan.

➢ Network dentists aren’t allowed to charge you more than the copay amount for covered services.

Saving money is simple.

NO charge for most preventive services such as exams, x-rays and routine cleanings3