

How to Get the Most from *Your Dental Plan*

Effective January 1, 2013

We've created this flier to help you get the most from your dental plan. It gives a quick overview of the information you need to know about:

- ✧ ID cards
- ✧ Providers in the Cigna Dental network
- ✧ Waiting periods and fees
- ✧ Enhanced coverage for individuals with certain health risks
- ✧ Additional benefits

ID Cards

If you've enrolled in or moved to a new dental plan, you should receive your dental plan ID cards from Cigna Dental in the mail. Your ID card contains important information such as your Plan ID number and a phone number to verify participating providers. Provide your dentist with your Cigna Dental ID card when you receive dental care services.

You can also print a personalized ID card for yourself and your dependents by logging onto www.myCigna.com and selecting "Print or Request ID Cards."

Cigna Dental Provider Network

If you're enrolled in the **Premier** or **Choice Dental Care Plan**, you can:

- Visit any provider — in-network or out-of-network.
- Save when you receive care from an in-network dentist.
- Enjoy the largest dental network in the U.S. — Cigna PPO Radius Network.

If you're enrolled in the **Guided Dental HMO Plan**, you can:

- Choose a primary dentist from one of the largest dental HMO networks in the U.S.
- Locate a convenient provider at www.myCigna.com.
- Change providers at www.myCigna.com. The change will become effective the first of the following month.

Your provider choice could save you money

You'll always save the most money when you choose a dentist that is in-network. But, if you must use an out-of-network dentist, Cigna now offers a Dental Savings Network Program. Some dentists who are not part of the Cigna Dental network have agreed to offer discounts to Cigna customers. For more information, visit www.GuideStone.org/DentalProviders to see how your provider choice could **save you money.**



Estimate dental costs

Log into www.myCigna.com and select the *Estimate Health Care Costs* tab. Select "Estimate Costs" under *Dental Treatment Cost Estimator*.

See how much common treatments may cost you based on your plan.

Did you know?

You can save on oral care products and non-prescription products.

Visit www.myCigna.com and log in. Then select "Discount Programs — Healthy Rewards" under *Review My Coverage*.

Waiting Periods and Fees

Waiting periods may apply for certain non-preventive dental services on the **Premier** and **Choice Dental Care Plans**. Waiting periods can range from six to 24 months, depending on the treatment. Contact Cigna before you receive treatment to determine if a waiting period applies to your service.

The **Guided Dental HMO Plan** does not have any waiting periods. Most services have a pre-determined fee associated with the treatment. View the comprehensive *Patient Charge Schedule* for the Guided Dental HMO Plan from the Dental Plans page at www.GuideStoneInsurance.org. Select "Individuals," "What we offer" and then "Dental." Or contact Cigna at the number listed on your ID card.

Enhanced Oral Health Integration Program (OHIP) Benefits

Enhanced OHIP Benefits, which include additional evaluations and preventive treatments, may be available if you are pregnant or have been diagnosed with one of the following health issues: cardiovascular disease, diabetes, stroke, head and neck cancer radiation, organ transplants or chronic kidney disease. Visit www.myCigna.com to determine if you are eligible for OHIP.

Additional Benefits

Healthy Rewards®

Through the Healthy Rewards program, you can gain access to discounts on a wide range of health and wellness products and programs including vision care discounts, weight management programs, massage therapy, fitness club memberships and much more. For more information, log into www.myCigna.com, select "Discount Programs — Healthy Rewards" under the *Review My Coverage* tab. Keep your ID card handy in order to access these discounts.

Vision Discounts

Through the Healthy Rewards program, you can gain access to discounts on exams, contact lenses, glasses and frames. More than 20,000 providers participate in the program including many popular retailers. To find a provider near you, visit www.myCigna.com and select "Vision, Hearing & Dental Care" within *Discount Programs — Healthy Rewards*.

www.myCigna.com

This website gives you ready access to account information, claims status, provider networks and other useful account maintenance tools.

Log into www.myCigna.com for:

- Your plan benefits
- Participating dental PPO or HMO providers
- Personalized ID cards
- Healthy Rewards program
- Dental Treatment Cost Estimator
- Cavity Risk Quiz
- Gum Disease Risk Quiz
- Oral Cancer Awareness Quiz

More Information

Dental plan booklets provide information on how your dental plan is administered. To see a summary of covered services and how benefits are paid, refer to your plan's specific booklet, which is available at www.GuideStoneInsurance.org. Choose the *Forms and FAQs* tab, then select "Plan Booklets."