



# A DENTAL PLAN THAT BALANCES CHOICE & SAVINGS

## GuideStone's Choice Dental Plan – Cigna Total DPPO

The Cigna Total Dental PPO (DPPO) network makes it easy to protect your health – and your smile – with the right dental care at the right price. You get a broad national dental network, and online tools to help you to make more informed decisions about your dental care. We're with you every step of the way on your journey to better oral health.

### How the plan works

The Cigna Total DPPO network provides access to the largest network of dentists contracted to discounted fee arrangements.<sup>1</sup> We expect to have a total of 148,000<sup>2</sup> unique dentists available at 384,000<sup>3</sup> office locations. This means more convenience and more ways for you to save.

With the Cigna Total DPPO network plan, we offer two levels.

**Cigna DPPO Advantage** – Highest benefit level. May result in a lower cost.

- › 95,000 dentists
- › 235,000 locations
- › Average savings of 35%<sup>4</sup>

**Cigna DPPO** – Lower benefit level than DPPO Advantage

- › 50,000 dentists
- › 127,500 locations
- › Average savings of 15%<sup>4</sup>

### Additional considerations

- › Network dentists will submit claims for you.
- › You can visit another dentist for a second opinion and Cigna will reimburse you according to your plan benefits.

- › Your dentist can submit a treatment plan for predetermination of benefits so you can find out what your costs will be prior to treatment.
- › You don't need a referral to receive care from a specialist.
- › You don't need an ID card to receive dental care.
- › Your plan includes coverage for preventive dental care services, including cleaning, x-rays and more, at no additional cost or at a reduced cost to you.
- › You can check claim status online by registering on **myCigna.com** after you enroll.

### After you enroll

Visit **myCigna.com** for more information such as:

- › Plan information
- › Network directory of dentists
- › Oral health assessments and quizzes
- › Out-of-pocket dental cost estimates
- › ID card info
- › Claim information
- › Discounts on a variety of health and wellness products and services

Always on the go? You can also utilize many of the above services with our mobile app.<sup>5</sup>

Together, all the way.®



## Additional programs for our DPPO customers

### Cigna Healthy Rewards®

Cigna's Healthy Rewards® Program gives discounts on healthy programs and services. There's no time limit or maximum. Just visit a participating provider or shop online to enjoy these instant savings. No referrals or claim forms are needed. The following Healthy Rewards programs are available.

- › Weight and nutrition management
- › Fitness
- › Tobacco cessation
- › Vision and hearing care
- › Vitamins, health and wellness products

After you enroll, you can learn more about Healthy Rewards by visiting the Healthy Rewards website: [Cigna.com/rewards](https://Cigna.com/rewards) (password: savings) or by calling **800.258.3312**.

### Cigna Dental Oral Health Integration Program®

With this program, eligible members with certain medical conditions may receive 100% reimbursement of their out-of-pocket costs for select covered dental services.<sup>7</sup>

The qualifying medical conditions for this program are:

- › Heart disease
- › Stroke
- › Diabetes
- › Pregnancy
- › Chronic kidney disease
- › Organ transplants
- › Head & neck cancer radiation

For additional information regarding this program, please visit [Cigna.com](https://Cigna.com).

## CHOICE DPPO PLAN

### Benefit maximum

Per person, per policy year	\$1,200
Lifetime orthodontia maximum	\$1,000

### Coinsurance percentage per person

Type I dental services	90%
Type II dental services	70%
Type III dental services	50%
Type IV dental services	50%

### Deductible

Per person, per policy year. <i>This deductible applies to type II and type III services only (waived for type I and type IV services).</i>	\$50
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### Waiting periods for certain services (from your effective date)

Repairs, re-cementing of fixed partials (bridges), inlays, onlays or crowns	None
Accidental non-chewing Injury	None
Prosthesis over implants & implants	None
All services under endodontics (includes root canal therapy)	6 months
Stainless steel/plastic crowns	6 months
Relines, rebases, denture adjustment	6 months
Complex oral surgery	12 months
All services under minor and major periodontics	12 months
Fixed partial dentures (bridges)	12 months
Orthodontia	12 months
Crown/inlays/onlays/labial veneers	24 months
Dentures (partial or complete)	24 months



### TYPE I DENTAL SERVICES, INCLUDING:

- Routine oral examinations – 2 times in a calendar year
- Routine dental cleanings – 2 times in a calendar year (frequencies combined with periodontal maintenance)
- Fluoride treatment – once per calendar year (*only for children under age 14*)
- Sealants – no more than once per tooth, per person only for permanent molar teeth (*only for children under age 16*)
- Space maintainer (includes adjustments within 6 months of installation) (*only for children under age 16*)
- Bitewing X-rays – once per calendar year.

### TYPE II DENTAL SERVICES, INCLUDING:

- X-rays:
  - Complete series – once every 60 months
  - Panoramic – once every 60 months (may also be payable in connection with the removal of impacted teeth)
  - Other X-rays
- New fillings; replacement fillings
- Simple extractions, removal of exposed roots, incision and drainage
- Certain lab tests, pain treatment, therapeutic drug injections

### TYPE III DENTAL SERVICES, INCLUDING:

- Endodontics (includes root canal therapy)
- Complex oral surgery; general anesthesia and IV sedation when medically required for such surgery
- Minor gum disease treatment (minor periodontics)
- Scaling and root planing
- Periodontal maintenance following active therapy
- Major gum disease treatment: (major periodontics) – gingivectomy, osseous surgery, other major periodontic procedures
- Initial placement, replacement and maintenance of inlays, onlays, crowns, fixed partial dentures (bridges), and partial and complete dentures
- Periodontal prophylaxis – 2 per person per calendar year (combined with prophylaxis cleaning class I service)

#### Dental Surgical Implant Coverage

- The surgical placement of the implant body or framework of any type
- Any device, index, or surgical template guide used for implant surgery
- Prefabricated or custom implant abutments
- Removal of an existing implant; however, implant removal is covered only if the implant is not serviceable and cannot be repaired

A prosthetic device, supported by an implant or implant abutment, is a covered expense. Replacement of any type of prosthesis with a prosthesis supported by an implant or implant abutment is only payable if the existing prosthesis is at least 60 consecutive months old, is not serviceable and cannot be repaired.

### TYPE IV ORTHODONTIC DENTAL SERVICES:

- Limited orthodontic treatment
- Interceptive orthodontic treatment
- Comprehensive orthodontic treatment
- Minor treatment to control harmful habits

## Other policy provisions

### Benefit adjustments

Benefits will be coordinated with any other dental coverage. Under the Alternative Treatment provision, benefits will be payable for the most economical services or supplies meeting broadly accepted standards of dental care. If the cost of a proposed dental treatment plan exceeds \$300, it should be submitted for an estimate of benefits payable.

### Eligibility

Full-time employee, spouse and dependent children under age 26.

This is a brief description only. It is not a Certificate of Coverage. Limitations and Exclusions apply.



## Cigna DPPO exclusions and limitations

### Procedure exclusions and limitations

**Late entrants:** Limit 50% coverage for 24 months

**Exams:** 2 per calendar year

**Prophylaxis (cleanings):** 2 per calendar year combined with periodontal maintenance maximum

**Fluoride:** 1 per calendar year for people under 14

**Histopathologic exams:** Covered when oral biopsy is covered

**X-Rays (routine) bitewings:** 2 per calendar year

**X-Rays (non-routine) full mouth:** 1 every 60 consecutive months; Panorex: 1 every 60 consecutive months

**Model:** Payable only when in conjunction with ortho workup

**Minor Perio (nonsurgical):** Various limitations depending on the service

**Perio surgery:** Various limitations depending on the service

**Crowns and inlays:** Replacement every 5 years

**Bridges:** Replacement every 5 years

**Dentures and partials:** Replacement every 5 years

**Relines, rebases:** Covered if more than 6 months after installation

**Adjustments:** Covered if more than 6 months after installation

**Repairs – bridges:** Reviewed if more than once

**Repairs – dentures:** Reviewed if more than once

**Sealants:** Limited to posterior tooth. 1 treatment per tooth every 3 years to age 16

**Space maintainers:** Limited to non-orthodontic treatment for a person under age 16

**Endodontics retreatment:** Covered after 24 months have passed from initial treatment

**Provisional splinting:** Once every 12 months

**Occlusal adjustments:** Once every 12 months

**Scaling and root planing:** Once every 24 months per area

**Periodontal maintenance:** Once every 6 months combined with routine dental cleanings (prophylaxis)

**Major periodontics:** Once every 36 months per area

**Prosthesis over implant:** 1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.

**Alternate benefit:** When more than one covered dental service could provide suitable treatment based on common dental standards, Cigna will determine the covered dental service on which payment will be based and the expenses that will be included as covered expenses

### Benefit exclusions:

- › Services performed primarily for cosmetic reasons
- › Replacement of a lost or stolen appliance
- › Replacement of a bridge or denture within 5 years following the date of its original installation
- › Replacement of a bridge or denture which can be made useable according to accepted dental standards
- › Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- › Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- › Bite registrations; precision or semi-precision attachments; splinting
- › Instruction for plaque control, oral hygiene and diet
- › Dental services that do not meet common dental standards
- › Services that are deemed to be medical services
- › Services and supplies received from a hospital
- › Charges which the person is not legally required to pay
- › Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- › Experimental or investigational procedures and treatments
- › Any injury resulting from, or in the course of any employment for wage or profit
- › Any sickness covered under any workers' compensation or similar law
- › Charges in excess of the reasonable and customary allowances
- › To the extent that payment is unlawful where the person resides when the expenses are incurred

- › Procedures performed by a dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents and the spouse's siblings and parents)
- › For charges which would not have been made if the person had no insurance
- › For charges for unnecessary care, treatment or surgery
- › To the extent that you or any of your dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid
- › To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna will take into account any adjustment option chosen under such part by you or any one of your dependents.
- › In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the dental service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your employer.



1. NetMinder. DPPPO data as of September 2015, reflecting Total Cigna DPPPO counts of unique dentists. Data is subject to change. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using.
2. Projected unique dentists for 2016. Year End. 139,962 total DPPPO unique dentists as of 09/21/15.
3. Projected 2016 Year End access points. 359,671 total DPPPO access points as of 09/21/15.
4. 2015 industry projection based on actual 2012 Ruark Discount Study national industry results projected to 2015. Actual discounts/savings will vary.
5. 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.
6. Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of your plan benefits. Healthy Rewards programs are separate from your plan benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time.
7. You do not need to meet your plan's deductible to receive reimbursement for these services. However, any reimbursement you receive will apply to and is subject to your plan's annual maximum.

**This flyer provides only the highlights of your plan. For a complete list of covered and non-covered services, see your employer's official plan documents. If there are any differences between this flyer and the plan documents, the information in the plan documents will prevail.**

The GuideStone Dental Plan is administered by Cigna Health and Life Insurance Company, with network management services provided by Cigna Dental Health, Inc. and certain of its subsidiaries. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Cigna Dental Health, Inc. and its subsidiaries. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.