

With CIGNA *Plus* Savings¹, you can enjoy easy access to strong discounts on quality dental services.

Q: Is CIGNA *Plus* Savings® an insurance plan?

A: No. CIGNA *Plus* Savings® is not insurance. This means that CIGNA does not cover a portion of your treatment costs. Instead, CIGNA *Plus* Savings (CPS) is a **dental discount program**. Enrolling in CIGNA *Plus* Savings is like signing up for a group membership card or a coupon that gets you an **average of 35% off*** most commonly performed dental services. *You must pay the entire discounted fee at the time of service* for any treatment you receive. X-rays and cleanings, as well as crowns, root canals, and braces are all available at discounted fees. Adults, children and seniors can join this program.

Q: Do I have to choose a “primary care” dentist at enrollment?

A: No. You can visit any dentist at any time. And, you can change to another dentist or specialist at anytime - you do not need to let us know. However, you will get discounts on your care when you choose a general dentist or dental specialist from our nationwide CIGNA *Plus* Savings network: we offer you **more than 76,000 provider locations***. Each enrolled family member can choose their own dentist.

Q: What do I need to get the program discounts at the dentist’s office?

A: After you enroll, we’ll send you two ID cards to the address on your form. You can schedule an appointment as soon as you receive your card. First, make sure the dentist you’ve chosen has joined our CIGNA *Plus* Savings network. When you arrive for your appointment, show your ID card. You’ll also need some cash, a check or a credit card to pay the network dental office the charges that remain after your discounts are deducted. **You MUST visit a CPS network dentist AND have your ID card with you to get the program discounts.** At the time of service, just pay the remaining charges directly to the dentist or specialist. That’s it. No deductibles, no claim forms, and no maximums.

Q: What if I need to see a specialist?

A: You don’t need a referral to visit a CPS Network dental specialist. Remember to bring your ID card since you will need to present it to the dental office at the time of service in order to get discounts on your specialty care.

Q: What if I lose my ID card?

A: Just call us toll-free at **1.877.521.0244** to request a replacement ID card. Representatives are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. EST. Or, write us at **CIGNA Dental, 1571 Sawgrass Corporate Parkway, suite 140, Sunrise, FL 33323-3099**. Be sure to include your name, employer group/name (if applicable), address, phone number, and your effective date. We’ll contact you if we have questions about your request.

Q: Can I get discounts when I’m traveling away from home?

A: Yes. The CIGNA *Plus* Savings program works with a nationwide network of U.S. dentists so anyone away from home can get program discounts (note, different dentists in different areas charge different fees for the same procedures; so your costs may be different when you’re away from home). Visit our online provider directory at **www.cignaplussavings.com** to make sure there is a CPS Network dentist in that area. When you call the dentist’s office - even if it’s on our list - ask if that dentist accepts your CPS Network card to make sure you can get your program discounts (program not available in AK, MT, ND, SD and WY).



Finding a network dentist is easy!

- Search the online provider directory at **www.cignaplussavings.com**
- You can also call **1.877.521.0244** to ask a friendly customer service representative for help



*To compute our average discount percentages, we compare nationwide average contracted rates (network discounts) to national average charges data (full prices without discounts). Actual savings (discounts) in different areas vary based on the dental procedure performed, the geographic location of your dentist, and the CIGNA Dental specific contracted rate set up with the dentist/specialist. Program discounts are not available in AK, MT, ND, SD and WY. CIGNA *Plus* Savings powered by CIGNA Dental Network Access is a dental discount program that provides members access to discounted fees, pursuant to schedules negotiated by CIGNA Dental with participating providers, which members are responsible for paying in full, directly to participating providers. The CIGNA *Plus* Savings program is **not insurance**. It is not protected by any state Life and Health Guaranty Association and is not available in all states or areas. CIGNA Dental refers to CIGNA Dental Health, Inc., and Connecticut General Life Insurance Company. 04/10 © 2010 CIGNA Catalog #.830511