YOUR DENTAL PLAN OPTIONS

Plan year: 2020

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Offered by Cigna Health and Life Insurance Company or its affiliates
YOUR PLAN OPTIONS
UNDERSTANDING YOUR PLAN OPTIONS: DPPO vs DHMO

**DPPO**

*Preferred Provider Organization*

- You can choose to use any licensed dentist, but see bigger savings if you use a dentist in the Cigna Dental network
- You can see a specialist without a referral
- You’ll pay an annual amount — deductible — before your plan begins to pay for covered costs
- Once you meet your deductible, you’ll pay a portion of your covered dental care costs — coinsurance — and the plan pays the rest
- Most Total Cigna DPPO network dentists will submit claims for you. Your plan will then pay the dentist or you (based on the claim form)
- The amount your plan pays depends on:
  - The coinsurance level for the service you received
  - Which dentist you visit
  - If you’ve paid your deductible and/or reached your calendar year maximum
- Once you reach the plan’s calendar year maximum, your plan will no longer pay a portion of your costs during that plan year

**DHMO**

*Health Maintenance Organization*

- You choose a primary care dentist in the Cigna Dental Care network where you can receive all your care
- You can change your network dentist at any time and changes will go into effect the next month
- By using dentists in the Cigna Dental Care network you may pay less than you would with other types of dental plans
- You pay an office visit fee and the charge for each service listed on your Patient Charge Schedule
- There is no out-of-network coverage (except in emergencies)**
- There are no deductibles and no calendar year maximums
Your Access – Thousands of Dentists & One Directory

Cigna Dental Care (DHMO) provides access to a network of quality dentists and covers hundreds of procedures.

Projected in 2020 to have 23,600 unique dentists.

This means convenience and savings for you.

All participating dentists are consolidated into one directory, which you can easily search online at Cigna.com and via the myCigna® website or app.
# Claremont Colleges High Level Overview DPPO & DHMO

## PERCENTAGE YOUR PLAN PAYS

<table>
<thead>
<tr>
<th></th>
<th>Total Cigna DPPO In-Network</th>
<th>Total Cigna DPPO Out-of-Network</th>
<th>Total Cigna DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class I – Preventive care</td>
<td>100%</td>
<td>100%</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>Class II – Basic restorative</td>
<td>80% After Deductible</td>
<td>80% After Deductible</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>Class III – Major restorative</td>
<td>50% After Deductible</td>
<td>50% After Deductible</td>
<td>Fee Schedule</td>
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<tr>
<td>Class IV – Orthodontia –</td>
<td>50% No Deductible</td>
<td>50% No Deductible</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>Employees/Dependents</td>
<td>Individual/Family</td>
<td>Individual/Family</td>
<td>Individual/Family</td>
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<tr>
<td>Annual deductible</td>
<td>$50/$150</td>
<td>$50/$150</td>
<td>None</td>
</tr>
<tr>
<td>Calendar-year maximum</td>
<td>$2,000</td>
<td>$2,000</td>
<td>None</td>
</tr>
<tr>
<td>Lifetime maximum: Orthodontia</td>
<td>$2,500</td>
<td>$2,500</td>
<td>Fee Schedule</td>
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</table>
Your Access – Thousands of Dentists & One Directory

With the Total Cigna DPPO network, you have a choice of thousands of dentists nationwide.

We expect to have more than 145,000 unique dentists and nearly 385,000 office locations in 2020 for Total Cigna DPPO network.

All participating dentists are consolidated into one directory, which you can easily search online at Cigna.com and via the myCigna® website or app.
HELP WITH YOUR ORAL HEALTH
Programs and Services
Importance of Preventive Care

Cigna Dental DPPO WellnessPlus® Progressive Maximum

- Enrolled in the DPPO plan receive any preventive care service during your plan year, and your calendar year maximum will increase the following plan year.

- When you remain enrolled in the DPPO plan and continue to receive preventive care, your calendar year maximum will increase in the following year.
  - Year 1 $2,000
  - Year 2 $2,200
  - Year 3 $2,400
  - Year 4 $2,600
CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM®

Covered dental procedures and medical conditions

<table>
<thead>
<tr>
<th>Procedure/Condition</th>
<th>Heart Disease</th>
<th>Stroke</th>
<th>Diabetes</th>
<th>Maternity</th>
<th>Chronic Kidney Disease</th>
<th>Organ Transplants</th>
<th>Head and neck cancer radiation</th>
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<tbody>
<tr>
<td>Periodontal treatment and maintenance</td>
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<tr>
<td>Periodontal evaluation</td>
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<td>Oral evaluation</td>
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<td>Cleaning</td>
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<td>Emergency palliative treatment</td>
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<td>Fluoride — topical application and varnish</td>
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<td>Sealants</td>
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</tbody>
</table>

Available to ALL Cigna Dental customers with qualifying condition(s)

Articles on behavioral issues linked to oral health

Pays 100% for enhanced preventive and periodontal services to help keep you at 100%

The Cigna Dental Oral Health Integration Program is one of the most comprehensive programs available*. The benefit is all yours.
More Than just Dental Benefits

Cigna Healthy Rewards
Discounts on a full range of health and wellness programs and services

Cigna®
HELPING YOU STAY HEALTHY

Cigna Healthy Rewards®
Discounts on a full range of health and wellness programs and services*

- Eye care – exams, frames and lenses, laser vision correction
- Weight management – Jenny Craig®
- Smoking cessation programs
- Hearing care
- Fitness club memberships
- Alternative medicine – acupuncture, chiropractic care, massage therapy
- Mind/body – positive mental visualization and relaxation techniques to help you to lose weight, reduce stress, quit smoking, reduce pain, prepare for surgery or even cope with chronic illness
WE’RE HERE FOR YOU
Tools and Resources
THE PERSONALIZED myCigna.com
Designed to click with our customers
EASY ON-THE-GO ACCESS
Cigna mobile

Personalized health information – anytime, anywhere, any platform.

- Find a dentist
- View ID card info
- Review coverage
- Access claims details

Available in English and Spanish
Search by Dentist

Find a Doctor, Dentist or Facility

Find out more about the doctors, services and cost estimates shown in the myCigna directory and read important notices and disclosures for
your state.

CHOOSE THE RIGHT DENTIST
JUST GOT EASIER

Look for scores based on patient experience, professional history and affordability.

+ We found HealthCare Partners Los Angeles Urgent Care Center located 1.4 miles from your search location. Map all urgent care near my
  current location.

Find a...

Search Location:

Looking For: (Name, keyword, etc.)

Use my current location

Popular Searches

General Dentist
Pediatric Dentist
Orthodontist

In-Network or Out? Squeeze the most savings from your plan.

Exam-Periodic

Total Est. Cost: $100.00
You May Owe: $100.00

Cleaning - Adult

Total Est. Cost: $136.00
You May Owe: $100.00
You could save: $36.00
Estimate Your Dental Care Costs

- Convenient, online access to estimate dental care costs
- Helps you to plan and budget
- Specific to your plan information, average area charges for treatment bundles and individual dentist’s contracted fees for a single procedure
Online Oral Health Assessments
Cavity Risk Assessment and Periodontal (gum) disease risk assessment

Cavities and gum disease are preventable and treatable

- Take these short quizzes to determine your risk for cavities or gum disease
- Print your results and share them with your dentist
- Available in English and Spanish

Available in the dental coverage section on myCigna.com
Online Oral Health Assessments – Oral Cancer

• Ten-question quiz designed to test your knowledge about the basics of oral cancer.
  – Where it can occur
  – Warning signs
  – Common risk factors
  – What you can do to help reduce your risk
• Available in English and Spanish

Available in the dental coverage section on myCigna.com
REACH US BY PHONE

Toll-Free Customer Service – 1.800.Cigna24

Talk to a live customer service representative 24/7/365

Find a dental office, 24 hours a day, 7 days a week

Check your eligibility
Q&A

What You Want to Know