

February 2020

Dear Employee:

This letter provides you with an important reminder regarding your dental benefits with Cigna effective January 1, 2020. You may be eligible for enhanced dental benefits if you have a qualifying medical condition.

The Cigna Dental Oral Health Integration Program® within your plan offers enhanced dental coverage and more for dental customers with any of the following medical conditions: diabetes, heart disease, stroke, maternity, head and neck cancer radiation, lupus, rheumatoid arthritis, organ transplants and chronic kidney disease.

There's no additional charge for this program. Those who qualify are reimbursed 100% of coinsurance for certain related dental procedures **and** are eligible for other perks. You can also enjoy discounts on health-related products and services through Cigna Healthy Rewards®.

How can I enroll?

Included in this mailing is a form that can be completed and mailed or faxed back to Cigna. An electronic version is also available on the Benefits forms page; philasd.org/benefits/home/forms/ which can be completed online and then faxed or mailed to Cigna. Once your enrollment is approved you will receive a welcome letter from Cigna. Enrollment is only required once.

How do I get reimbursed?

This program is available to you for both in- and out-of-network dental providers. As with any dental service, you will pay your dentist (if indicated) at the time the service is performed. A Cigna in-network dental provider will submit the claim on your behalf and expect the Cigna contracted rate for the approved service. Once the claim form is received, Cigna will pay the dentist for their services at the contracted rate and you will then receive reimbursement for the amount of your original payment to the dentist. This may take 2-4 weeks, depending on when the dentist submits the claim. Please keep in mind that only dental services eligible under the Cigna Dental Oral Health Integration Program will be reimbursed. If you choose to use an out-of-network provider, you will be responsible for submitting the claim to Cigna for reimbursement and your dentist may charge you over and above the Cigna contracted rate, resulting in a reimbursement of less than originally paid to the dentist.

What services are reimbursed?

Reimbursable services vary by condition. Generally, individuals are offered additional periodontal cleanings and services. For women that are pregnant, Cigna also offers an additional routine cleaning or prophylaxis.

We look forward to providing overall oral health care to you and your family members.

The Office of Employee Benefits can be contacted at 215-400-4630 or by email to Benefits@philasd.org. If you have additional questions, call Cigna at 800-244-6224.

